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Editorial

Happy New Year to all of you! May the New Year bring new happiness in your life!

It is a matter of good luck for us that we have been saved from being a victim of the Corona epidemic. We have seen crores of deaths in the last three years. Our friends, relatives, colleagues, neighbors and others have been among the victims of Corona.

The specter of Corona is once again knocking at our door to interrupt the joy of the New Year. But, I hope that we can deal with this epidemic by taking lessons from past mistakes. We all need to be alert.

The kind of scientific tests that are being done in the world and the laws of nature are being ignored for the sake of pleasure and wealth; undoubtedly our earth is becoming very dangerous for humans and others.

Challenging nature is like challenging God! All over the world people are killing each other for religion- but they are continuously destroying this green earth and environment created by God.

Today the population of the world has increased to fifteen billion. To meet the needs of such a large population, our experiments are destroying the environment in a dangerous way. I am afraid that the Corona epidemic is only a beginning. We should be ready to face even bigger challenges.

Undoubtedly our carelessness and greed is leading the world towards destruction.
Man is the only creature in the entire universe who smokes cigarettes despite knowing the danger of cancer. The number of tobacco users in India is more than 300 million. We Indians constantly ignore the statutory warnings written on their packets.

We also ignore the teachings of Gandhi and Buddha. Both Gandhi and Buddha advised to give up greed and violence. But we are becoming more greedy and violent than our ancestors. Materialism has made us animal, controlled only by greed and fear. Undoubtedly in the 21st century Charka philosophy has dominated the teachings of Buddha.

Will the New Year bring the message of wisdom and kindness in our lives?

In this issue, apart from Gandhi, Buddha and environment, various topics have been included. In my opinion, all the articles in this issue are worth reading.
Looking forward to all your feedback

With best wishes

Sincerely Yours

22 December 2022

Dr. M.K Choubey
Editor-in-Chief

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RELEVANCE OF GANDHI TODAY- MIND MAPPING OF YOUTHS OF INDIA

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Abstract

There is a continuous debate on the relevance of Gandhi and his thoughts in modern India. On social media the youth of India is divided into two camps on this matter. The never-ending ideological fights of arguments in favor of and against Gandhi continues today. It is certain that in India, especially among the youth, there are a large number of people who oppose Gandhi's ideas. This class accuses Gandhi of being pro-Muslim, pro-Pakistan, biased towards Nehru and anti-Hindu. Many people consider Gandhi guilty of partition of India. So, it is likely that social media and internet is full of anti-Gandhi thoughts and articles and has huge viewership.

In this research paper, the relevance of Gandhi's thoughts has been studied with reference to the youth. In this sequence, 100 youths were asked questions related to the relevance of Gandhi and Gandhi's thoughts and on the basis of their views various aspects of the relevance of Gandhi's thoughts in the youth have been studied.

Keywords: Gandhi, Youth of Modern India, Satyagraha, Social Justice, Untouchability, Women's Education, Non-Violence, Secularism, etc.

Introduction

Mahatma Gandhi was born in a normal family. He changed the thinking of the whole world with his extraordinary works and non-violent thoughts. Establishment of freedom and peace was the only goal of his life. This fight for freedom and peace started by Gandhiji gave a new direction to many historical movements in India and South Africa. Gandhiji started his first Satyagraha in 1917 from Champaran district of Bihar.[1] The British used to exploit the owners of the indigo planters here. Gandhiji protested against the atrocities being committed against them. As a result, Gandhiji was ordered by the district administration to leave the district. After Gandhiji refused to obey this order, the magistrate adjourned the case against him and released him without bail. The success of his first experiment in the form of Satyagraha in India raised Gandhi's prestige in the country.

The Gandhi era in the Indian independence movement began with the non-cooperation movement of 1920 AD[2]. The main goal of the Non-Cooperation Movement in India was to express non-violent protest against the British Government and to start the Civil Disobedience Movement. This movement was led by Gandhiji and the Indian National Congress party. Many Indians returned their degrees and gave up their honours, lawyers gave up practice, students stopped going to colleges and schools and thousands of people working in cities left their jobs and went to villages to spread the message of non-violence and non-cooperation. Started preparing people to disobey the law. Gandhiji also conveyed his message to the people through his two weekly newspapers named 'Young India' and 'Navjivan'.[3] Foreign clothes were burnt everywhere and everyone started wearing clothes on charkhas in their homes. Women who were not allowed to step out of the house for centuries also participated in the Dandi

March. However, after the incident of Chauri-Chaura, Gandhiji had to withdraw this movement.[4] The Salt Satyagraha was a campaign aimed at non-violent protest against the British salt tax in colonial India. This campaign started on 12 March 1930 as Dandi March.[5]

Gandhiji was arrested on 5 May 1930 and the government tried its best to suppress this movement, but the government could not get success in it. So Gandhiji was freed on 26 January 1931. After this, there was an agreement between Bapu and the British Viceroy Lord Irwin on 5 March 1931, after which he was asked to come as a representative of the Congress in the Second Round Table Conference in London. The British had renewed their policy of brutal repression. Extremely disappointed with this attitude of the British Government, Gandhiji again started the Civil Disobedience Movement in January 1932.

When the Communal Award was announced in August 1932, Gandhiji was in jail. Under this award, a separate constituency was set for the minority classes.

It was an attempt to divide the Hindu community, so he threatened to go on a fast unto death in protest against the award. He sat on hunger strike on 20 September 1932. This thing created a sensation across the country. To handle this situation, the Poona Act was passed, under which special reservation was provided to the minorities in the Legislature under joint electorate.

On May 8, 1933, Gandhi announced a 21-day fast for the benefit of Harijans. After leaving the jail, Gandhiji appeared very ready for the benefit of the Harijans. From 1919 to 1932, instead of the weekly newspaper called Young India, which was brought out in the interest of the nation, Harijan newspaper was now being published. After 1934, Gandhiji started living in Sevagram near Wardha. Here he formed a new center for elaborate creative programs aimed at making education accessible to all. Basic education (1937) was also included in this programme. In 1942, Gandhiji gave the slogan 'Quit India' which signaled the end of British rule in India. The partition of India and Pakistan shook Gandhiji. While the whole country was busy celebrating independence, Gandhiji was engaged in efforts to improve the condition of the communal riot victims in Noakhali. Gandhiji was very courageous and fearless. His life and the teachings given by him reflect the values of this country as well as the values of humanity. He remained like a beacon for the freedom fighters. He himself taught the lesson of non-violence to the world by following the path of non-violence.

Gandhian ideology is the set of religious and social ideas adopted and developed by Mahatma Gandhi during his period first in South Africa from 1893 to 1914 and later in India. Spiritual or religious elements and God is at its core. Gandhian ideology emphasizes not on idealism, but on practical idealism. Gandhi developed these ideologies from various inspirational sources including Bhagavad Gita, Jainism, Buddhism, Bible, Gopal Krishna Gokhale, Tolstoy, and John Ruskin.

Gandhiji defined 'Sarvodaya on the basis of 'Ruskin's book 'Unto This Last'.[6] Truth and non-violence are the two fundamental principles of Gandhian thought. For Gandhi, truth is the relative truth of words and deeds, and the ultimate Satya - the ultimate truth. This ultimate truth is God and ethics – moral rules and codes – is its basis.

Non-violence, far from simply peace or the absence of direct violence, is understood by Mahatma Gandhi to denote active love. The polar opposite of violence in every sense. Ahimsa or love is considered to be the supreme law of mankind.

Satyagraha: Gandhiji called his overall method of non-violent action Satyagraha. It means the use of the purest soul force against all forms of injustice, oppression and exploitation. It is a method of securing rights by not causing personal suffering and injury to others. The origins of Satyagraha can be found in the Upanishads, and the teachings of Buddha, Mahavira and many other greats including Tolstoy and Ruskin.[6]

Sarvodaya – Sarvodaya It is a word which means 'universal upliftment' or 'progress of all'. The term was first coined by Gandhiji as the title of his translation of John Ruskin's tract on political economy "Unto This Last". [7]

Swaraj - Although the word Swaraj means self-rule, Gandhiji considered it an integral revolution. Swaraj of the people meant the sum total of Swaraj (self-rule) of the individuals and therefore he made it clear that for him Swaraj meant for his countrymen a total freedom. And in its full sense, Swaraj is much more than freedom from all bondage, it is self-rule, self-restraint and can be equated with Moksha or incarnation.

Trusteeship- Trusteeship is a socio-economic philosophy. It provided a means by which wealthy people would be trustees of trusts that looked after the welfare of the people in general. This principle reflected Gandhi's spiritual development, partly due to deep involvement and study of Theosophical literature and Bhagavad Gita.[8]

Swadeshi: The word Swadeshi is derived from Sanskrit and is the sum of two Sanskrit words. 'Swa' means self or own and 'Desh' means country. So Swadesh means our country. Swadeshi, the adjective form, means one's own country, but in most contexts can be translated as self-sufficiency. Swadeshi focuses on acting politically and economically within and outside one's own community. It Community and self-reliance are interdependent. Gandhi believed this would lead to independence (Swaraj), as British control of India was rooted in their control of indigenous industries. Swadeshi was the key to India's independence, and the "center of the solar system" of Mahatma Gandhi's constructive program was represented by the charkha or spinning wheel.[9]

Gandhism in 21st century

Mahatma Gandhi was undoubtedly the greatest leader in the last phase of India's freedom struggle. The people of India had deep loyalty and faith in him. Although other than Gandhi, many Indian leaders were also popular, but they did not have public support like Gandhi. This was the reason why no leader could muster the courage to speak against him. Leaders like Subhas Chandra Bose and Savarkar also had popularity, but it was dwarf in front of Gandhi. Gandhi's credibility was huge for the common Indian. The main reason for this was the image of his staunch patriot, nationalist, honest, truthful, non-violent, humanist and shrewd politician. His image was so strong that even his most staunch opponents shied away from saying anything against him in public.-in fear of public anger. Even Nathuram Godse, who had killed him, never said anything publicly against Gandhi. Undoubtedly, Gandhi's thoughts were highly logical, ethical, and humanistic and value based. The wonderful resolution between spirituality and mass struggle is seen in his political life and social movements.

RELEVANCE OF GANDHI TODAY- MIND MAPPING OF YOUTHS OF INDIA

Research Methodology

Today, in the third decade of 21st century, we are in a position to better explain Gandhi's thoughts, social movements, political vision and strategic decisions. In this research paper, we will try to find out that the thoughts of Gandhi, which were fully accepted 80 years ago, what is the condition of Indian people at present. For this work, I have picked 100 youths randomly age between 18-35 years. I asked them some questions through a questionnaire and worked to test their attitude and determination towards Gandhism and its relevance today. One important change today is that we are free to express our opinions than ever before and we have more means of information available to us than ever before. A large section of the country considers Gandhi responsible for the partition of India. A large number of people consider Gandhi to be a pro-Muslim leader. Apart from this, he is also accused of making Jawaharlal Nehru the Prime Minister in an unethical way. Many people also call his principle of non-violence cowardice. There are also a large number of people who consider the contribution of Subhash Chandra Bose to be greater than that of Mahatma Gandhi. Indeed, in this new era of ideological battle, when social media, and news media are being used extensively to influence people's views in unethical ways, the difference between fact and fiction has narrowed. Let’s see what young people of India think about Gandhi, his principles and Gandhi related other issues.

Table 1: Awareness about Gandhian Philosophy among youths

(Are you aware of Gandhian Philosophy?)

Options	**Frequency**	**Percentage**
Well aware	22	22
Moderately aware	72	72
Not aware	06	06
N-100		

My study shows that only 22% Indian youths are well aware of Gandian Philosophy, 72% percent youths are moderately aware of Gandhian philosophy, and 6 percent are not aware of Gandhian philosophy.

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Table 2: What comes first in your mind when a youth hear the name of Gandhi?

(What comes first in your mind when you hear the name of Gandhi?)

Options	**Frequency**	**Percentage**
Truth	16	16
Non-violence	19	19
Struggle for Indian independence	24	24
Simplicity	14	14
None of the above	33	33
N-100		

According to 24% of the respondents, it is ‘Indian Independence, that comes to the mind when the name Mahatma Gandhi, strikes their mind. According to 19% of the respondents, the term ‘non-violence’ comes to the mind when the name Mahatma Gandhi, strikes their mind. According to 16% of the respondents, the term ‘truth’ comes to the mind when the name Mahatma Gandhi, strikes their mind. According to 14% of the respondents, the term ‘Simplicity’ comes to the mind when the name Mahatma Gandhi, strikes their mind. According to 33 percent respondent’s terms like ‘truth’, ‘non-violence’, and ‘simplicity’ do not come to their mind when they come across the term ‘Mahatma Gandhi. So far Mahatma Gandhi has been associated to the above mentioned terms, but new generation of Indians seem to be not associating Gandhi with these terms.

Table 3: Most relevant about Gandhi today

(Which of the following is most relevant about Gandhi?)

Options	Frequency	Percentage
A saint	16	16
A social reformist	23	23
A crafty politician	24	24
A mass leader	14	14
All the above	23	23
N-100		

According to 23% of the total respondents, Mahatma Gandhi was a saint, social reformist, crafty politician and a mass leader. But 24 percent respondents believe that first of all he was a crafty politician. 14 percent respondents believe that first of all he was the biggest mass leader of Indian freedom struggle.

Table-4: Opinion of youths about Gandhi today

Statement	**1**	**2**	**3**	**4**	**5**
	Percentage of respondents (N=100) Percentage%				
	Fully agree	**Agree**	**Moderately Agree**	**Not Agree**	**Fully Disagree**
Mahatma Gandhi was pro-Muslim	10	11	56	22	11
Mahatma Gandhi was pro-Pakistan	0	3	10	61	25
Gandhian secularism is dangerous for India	27	27	24	12	10
Gandhian principles are highly misunderstood today	30	40	11	11	3
Mahatma Gandhi is victim of anti- Gandhi rightwing propaganda	12	10	48	20	10
Gandhian way of struggle against corruption and other socio-economic inequality is still relevant	30	40	11	11	3
Mahatma Gandhi is more popular in foreign countries than India	21	19	29	11	20
Most of Indian have very little knowledge about Gandhism	25	15	30	11	19
Gandian way of satyagraha is still very relevant today	18	22	34	20	06
Gandhian model of economics and industrialization is still relevant for India	19	21	06	33	21
Gandian way of secularism is good for India	5	5	34	42	14
Gandhism is still very relevant for India	11	14	56	11	8

Source- Primary- Survey (Data in %)

- There is an allegation on Mahatma Gandhi that he was a pro- Muslim. According to my survey report, only 21% people believe that Mahatma Gandhi was not a pro-Muslim leader. By the way, it is a matter of study that what is the role of anti-Gandhi propaganda being run on social media in developing this type of thinking among Indian youths.

- There is also an allegation on Mahatma Gandhi that he was pro-Pakistan. But, according to my survey report, 86% Indian youths believe that Mahatma Gandhi was not pro-Pakistan.
- A large number of people consider Mahatma Gandhi's ideas related to secularism as dangerous for the country. According to my survey, 54% Indian youths believe that Gandhi's secularism ideas are dangerous for the country. Only 22% people do not consider Mahatma Gandhi's ideas related to secularism as dangerous.
- 70% Indian youths agree that Gandhi's ideas are not well understood in India.
- More or less 70% of the Indian youths believe that a well-planned propaganda campaign is being run against Gandhi by the right-wing forces. Only 30% of the Indian youths believe that there is no systematic propaganda campaign against Gandhi by the right wing forces.
- More or less 70% Indian youths believe that Gandhism can be a good weapon against corruption and socio-economic disparity today. This means that Gandhism is relevant even today in many ways.
- 69% Indian youths more or less believe that Mahatma is currently more popular abroad than in India.
- 71% Indian youths believe that at present Indians have very little knowledge of Gandhism.
- 74% Indian youths believe that Gandhi's weapon called- ‘Satyagraha’ is relevant even today. Only 26% people do not believe so.
- 46% people more or less believe that Mahatma Gandhi's economic and entrepreneurial model is relevant even today.
- 56% Indian youths believe that Gandhi's principle of secularism is no longer relevant for the country
- Only 19% Indian youths believe that Gandhi’s is no longer relevant. But, 81 percent people more or less believe that Gandhism is relevant even today.

Many of the findings of this survey are quite clear. The first thing is that in the opinion of the Indian youths many of Gandhi's ideas are still popular and relevant today. Especially Satyagraha! But, many Indian youths find the allegation of being a pro-Muslim against Gandhi correct. A large number of Indian youths today do not like his secularist views. Most of the Indian youths believe that a systematic propaganda is being run against Gandhi. Apart from this, Indian youths also believe that most Indian youths do not understand the thoughts of Mahatma Gandhi. Obviously, due to lack of information, most of the Indian youths become victims of propaganda and also a part of anti-Gandhi campaign.

There is no dearth of such Indian youths in India who consider Mahatma Gandhi responsible for the tragedy of partition (India-Pakistan). Apart from this, there are a large number of Indian youths who believe that the contribution of Mahatma Gandhi in the freedom struggle has been exaggerated and, the contribution of other leaders has been ignored. But, despite all these controversies, continuous churning is going on, on the contribution of Mahatma Gandhi and the relevance of Gandhism today. Even today, programs like non-violent protest, Gherao, hunger strike, and Satyagraha are practiced in the country with some modifications. Apart from that, Gandhi's name and pictures are used extensively by center and state governments in their programmes. Gandhi's name and picture have been used very well by the central government in the 'Swkash Bharat' campaign. Apart from this, the name of the program which provides employment to the poor is MNREGA. Obviously, the name of Mahatma Gandhi is widely used by political parties in India.
The relevance of Mahatma Gandhi in India is still intact. A few years ago, the film on Gandhi got many Oscars. Similarly, in India also the films made on Gandhi have been liked a lot. Unfortunately, Gandhi's name is used for both

politics and as well as business. In India, both opposition and support of Gandhi is a profitable deal.

Gandhi Jayanti is celebrated on October 2. There is a national holiday in India on this occasion. On the day of Gandhi Jayanti, liquor is banned across the country. Gandhi Jayanti is celebrated in government and non-government institutions. But, now all this has been reduced to publicity and show off only. There is a continuous increase in major incidents of women harassment, rape, casteism, communalism and social injustice in the country. Political opportunism and selfish vote politics is a common phenomenon now. In such a situation, destruction of ethics has become a common phenomenon in India.

Conclusion:

The findings of my research indicate that young Indians attraction towards Gandhi has slightly decreased as compared to earlier. The findings of my research point towards declining acceptability of Gandhism in India. Reasons are as such:

Most people are not well aware of Gandhi's thoughts, principals and philosophy. It is observed that Mahatma Gandhi has also been a victim of anti-Gandhi propaganda in India. There is a need to stand firmly against the planned propaganda against Gandhi. Opponents of Gandhi strategically ignore the relevance of Gandhi's thoughts and make unrestrained allegations against him. They accuse him of being pro-Pakistan, pro-Muslim. He is also considered responsible for the partition of India. His character is also slandered. There is a lot of anti-Gandhi propaganda material on social media. When the youth of India reads these, then their sense of respect towards Gandhi decreases.
There is a need to work in a planned manner to deal with fake Gandhians. Gandhi is being used politically in India, and many political parties use the name of Mahatma Gandhi to associtate him with their party. These political parties consider Gandhi as the private property of their party. Because of this, opposition political parties do not hesitate to malign his public image. While the reality is that Gandhi belongs to everyone - he is a universal man. It is unfair to drag them into party politics. It is observed that the acceptance of Mahatma Gandhi is more in other countries than in India.

The thoughts of Mahatma Gandhi are relevant even today. Gandhi is still most effective in the decisive fight against global unrest, environmental challenges, social injustice, gender bias, communalism and fundamentalism. There is a need to make Gandhi's thoughts practical by simplifying them. And there is a need to take it out from the clutches of intellectuals and take it among the young generation. Instead of misinterpreting Gandhi’s thoughts, there is a need to save his originality and propagate them effective

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STATISTICAL ANALYSIS OF SIGNIFICANCE OF FINANCIAL INCLUSION IN INDIA

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Abstract

Financial inclusion is a method of offering banking and financial solutions and services to every individual of the economy without any bias. It is poverty and lack of awareness among people that the proper execution of financial inclusion is not successful in India. People living in rural areas are not aware of banks and their functions. Even if there is awareness, many of them do not have access to get services from banks. Many people who are well educated they also having a fear to understand the financial term so that they take the services of professional people to look after their economic affairs. There are various other reasons as well why people don’t want to reach banks that may be because of lack of proper documentation etc. Therefore, financial inclusion aims to provide financial literacy and to eliminate these barriers and provide economically priced financial services to the less fortunate sections. Besides this the formal and systematic credit system for the poor should be developed by real execution of the financial inclusion in the form of benefit they will receive.

Keywords: Financial inclusion, Financial literacy; Access to bank; Systematic credit system; Benefit of the scheme.

Introduction

In India 80% of populations are financially illiterate (http://slbcjharkhand.in/fi.html). Even the educated people also have a problem to understand the various financial terms. It is because they have a fear to do wrong calculation or entry in financial papers because they will not be able to understand the technical financial terms and there may be fallacies in operating accounts. Some people also take the help of professionals in order to manage their accounts. These professionals may be Charted Accountant (CA) or Income Tax Expert or other kind of professional who take care of business/financial affairs of the individual by taking some charges. Many people still do not have their Bank Accounts. Basically the poor and marginalized individuals do not have their bank account. It is due to high consumption expenditure and little saving.

Figure 1: Financial Inclusion Cycle in India

The concept of financial inclusion was first introduced in India in 2005 by the Reserve Bank of India.

Journey of Financial Inclusion in India

- 1969- The Nationalization of 14 commercial banks
- 1971- Priority sector lending
- 1975- Establishment of Regional Rural Banks.
- 1980- The second round Nationalization of 6 more commercial banks
- 1982- Establishment of National Bank for Agriculture and Rural Development.
- 2014- PM Jan Dhan Yojana

World Bank defines it as "Financial inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way". Thus financial inclusion is a method of offering banking and financial services to individuals. It aims to include everybody in society by giving them basic financial services regardless of their income or savings. It focuses on providing financial solutions to the economically underprivileged. The term is broadly used to describe the provision of savings and loan services to the poor in an inexpensive and easy-to-use form. It aims to ensure that the poor and marginalized make the best use of their money and attain financial education. With advances in financial technology and digital transactions, more and more startups are now making financial inclusion simpler to achieve.

Table 1: Comparative Indicators of Financial Inclusion for India (2004 & 2021)

No. of bank A/C (per 1000 adults)		No. of Bank Branches (per 100,000 adults)		Domestic credit (as % of GDP)		Domestic deposit (as % of GDP)	
Year 2004	Year 2021	Year 2004	Year 2021	Year 2004	Year 2021	Year 2004	Year 2021
627.1	812.5	9.4	23.6	36.9	65.5	54.9	79.8

Sources: www.statista.com (2006 & 2021).

Poverty and financial inclusion

India has a diversified population of poor and rich. High mass of poverty in India is the main causes of non-financial inclusion in India. Actually this is an important economic and financial need across countries. According to an International Monetary Fund paper, extreme poverty, defined by the World Bank as living on US$1.9 or less in purchasing power parity (PPP) terms, in India was as low as 0.8% in 2019 and the country managed to keep it at that level in 2020 despite the unprecedented COVID-19 outbreak. [1][2] According to World Bank, extreme poverty has reduced by 12.3% between 2011 and 2019 from 22.5% in 2011 to 10.2% in 2019. A working paper of the bank said rural poverty declined from 26.3% in 2011 to 11.6% in 2019. The decline in urban areas was from 14.2% to 6.3% in the same period. The poverty level in rural and urban areas went down by 14.7 and 7.9 percentage points, respectively.[3] According to United Nations Development Programme administrator Achim Steiner, India lifted 271 million people out of extreme poverty in a 10-year time period from 2005–2006 to 2015–2016. A 2020 study from the World Economic Forum found "Some 220 million Indians sustained on an expenditure level of less than Rs 32 / day—the poverty line for rural India—by the last headcount of the poor in India in 2013."[4]

According to a survey made by Task Force on Income Distribution (Independent Institution) (2021) framed the income level of the different income groups as follows:

Table 1: Income level of the different income groups

Income Group	Very low income group	Low income group	Lower middle income group	Middle middle income group	Middle higher income group	Higher income group	Very high income group
Income Level (Per Month) (in Rs.)	0-1000	1001-5000	5001-15000	15001-50000	50001-150000	150001-500000	500001 & upward

This shows that it is the extreme poverty so, the benefits of financial inclusion have not been seen more in India.

Financial inclusion and role of financial institutions

By following the guidelines of Reserve Bank of India the Commercial Banks having a primary responsibility of ensuring the financial inclusion in India. The large and diversified population of India compelled the RBI to taking help of numerous economic and financial institutions like co-operative banks, regional rural banks (RRBs), self-help groups (SHGs), Joint Liability Groups, and other Non-Banking Financial Institutions (NBFIs) in the successful. Some of the major efforts made by RBI in the last five decades include - nationalization of banks, building up of robust branch network of scheduled commercial banks, co-operatives and regional rural banks, introduction of mandated priority sector lending targets, lead bank scheme, formation of self-help groups, permitting BCs/BFs to be appointed by banks to provide door step delivery of banking services, zero balance BSBD accounts, etc. The fundamental objective of all these initiatives is to reach the large sections of the hitherto financially excluded Indian population.

Objectives of the study

1. To examine the significance of financial inclusion in India
2. To study the causes of non-participation of poor people in financial inclusion
3. To study the awareness of financial inclusion in Marginalized and poor people
4. To study the impact of financial inclusion in Marginalized and poor people

5. To examining the capacity and role of other financial institutions in financial nclusion in India

Hypothesis

1) H_0- There is no significant relationship between financial inclusion and financial literacy
2) H_1- There is significant relationship between financial inclusion and financial literacy
3) H_0- There is no significant relationship between financial inclusion and financial awareness.
4) H_1- There is significant relationship between financial inclusion and financial awareness.

Research questions

a) What is the impact of the financial inclusion on people's decision-making?
b) What is the benefit of financial inclusion on income of people?

Method of research- The method of the research in this section deals with the establishment of statistical derivation inferences, tabulation, and categories. All required data has been collected through secondary data sources.

Techniques of Data Collection-The study has been completely based on **Secondary data** that has been collected from different governmental and non-governmental departments like, Reserve Bank of India (RBI) Reports, National Institution for Transforming India (NITI) Aayog Report, Commercial Banks data, Internet searches, Libraries, Reports in official gadgets, Journals, Research papers, Magazines, Books, Case studies, Handbook of statistics of Indian Economy, , Comptroller and Auditor General (CAG) report, Economic and Political Weekly (EPW), Website of Economic Affairs, GoI, Ministry of Statistics and Programme Implementation (MoSPI) and other Governmental and non-governmental agencies have been considered.

The Variables- In this study there are so many variables to measure the financial inclusion in India like, financial literacy, financial awareness, ease of access, affordability and availability of various financial products and services. Here we take as the independent variables Financial Literacy (X_1) and Financial Awareness (X_2) upon the dependent variable Financial Inclusion (Y). And as per the aforesaid problems, the function of this research work is {Y=f (X)} i.e., $\{Y=a+b_1X_1+b_2X_2\}$.

Data processing and analysis- The collected data has been classified and tabulated by using different tables, charts, graphs. Overall, the Secondary data has been used to analyse all the objectives mentioned above using percentage.

Our Regression model is:

$Y=a+b_1X_1+b_2X_2$

Where Y= Financial Inclusion

X_1= Financial Literacy

X_2= Financial Awareness

a, b_1 and b_2 = Respective Parameters

Table-2 Year wise Indicator of Financial Inclusion in India

Years	**Financial Inclusion (Y) (%)**	**Financial Literacy(X_1) (%)**	**Financial Awareness (X_2) (%)**	**Predicted Y**	**Residuals**
2006	9	2	2	8.888267971	0.1117320287
2007	12	2	5	12.0117508	-0.01175080345
2009	12	3	4	11.50829956	0.4917004429
2010	13	3	4	11.50829956	1.491700443
2011	13	3	5	12.5494605	0.4505394988
2012	15	5	6	14.66604084	0.3339591593
2013	17	7	9	18.86494307	-1.864943068
2014	21	11	13	25.18042564	-4.180425635
2015	28	13	14	27.29700597	0.7029940252
2016	29	15	15	29.41358631	-0.4135863143
2017	33	16	17	32.0336179	0.9663820999
2018	39	17	21	36.73597137	2.264028626
2019	40	19	23	39.89371266	0.1062873425
2020	41	19	24	40.9348736	0.06512639844
2021	42	20	25	42.51374424	-0.5137442433
P Value	0.162333615	0.00595892002	0.0000093190061		
Average	10.333333	12.466667	24.266667		
n	15	15	15		
S:	7.016986	8.114068	12.273471		
Skewness	0.02794	0.1022	0.03522		
Outliers					-4.1804256350

Sources: www.statista.com (2021)

Statistical analysis

i) Multiple Regression analysis will be used for this data and the regression equation for Y is:

$$Y = a + b_1X_1 + b_2X_2$$

$$\hat{y} = 5.73053 + 0.53771X_1 + 1.04116X_2$$

Results of the multiple linear regression indicated that there was a very strong collective significant effect between the X_1, X_2, and Y, ($F(2, 12) = 405.47$, $p < .001$, $R^2 = 0.99$, $R^2adj = 0.98$). The individual predictors were examined further and indicated that X_2 ($t = 3.334$, $p = .006$) was significant predictor in the model, and X_1 ($t = 1.489$, $p = .162$) was non-significant predictor in the model.

ii) Correlation matrix (pearson)

	Y	X1	X2
Y	1	0.9858572138	0.9913245664
X1	0.9858572138	1	0.9856461757
X2	0.9913245664	0.9856461757	1

iii) ANOVA table

Source	DF	Sum of Square	Mean Square	F-Statistic	P Value
Regression (between ŷi and ȳ)	2	2078.18084	1039.09042	405.4658257	9.613976282e-12

Residual (between yi and ŷi)	12	30.75249318	2.562707765		
Total (between yi and ȳ)	14	2108.933333	150.6380952		

	Coeff	SE	t-stat	lower t0.025 (12)	upper t0.975 (12)	Stand Coeff	p-value	VIF
b	5.730526688	0.7836805005	7.31232522	4.023033559	7.438019817	0	0.000009319006191	
X_1	0.5377096977	0.3611604275	1.488838912	-0.2491912752	1.324610671	0.30741926 75	0.1623336152	35.08572957
X_2	1.041160944	0.3123288855	3.333540356	0.360654761	1.721667127	0.688317941	0.005958920022	35.08572

iv) Y and X relationship-R square (R^2) equals 0.985417987. It means that the predictors (X_i) explain 98.5% of the variance of Y. Adjusted R square equals 0.9829876516. The coefficient of multiple correlation (R) equals 0.9926822186. It means that there is a very strong correlation between the predicted data (ŷ) and the

v) Goodness of fit-Overall regression: right-tailed, $F_{(2,12)} = 405.4658257$, p-value = 9.613976282e-12. Since p-value < α (0.05), we reject the H_0.

The linear regression model, $Y = b_0 + b_1X_1 + ... + b_pX_p + \varepsilon$, provides a better fit than the model without the independent variables resulting in, $Y = b_0 + \varepsilon$.

vi) The following independent variable is not significant as predictor for Y: X_1. If any excluded variable is highly suspected to be related to the dependent variable (Y), theoretically or due to previous research, it is recommended to include the variable in the model irrespective of the p-value. The Y-intercept (b): two-tailed, T = 7.31232522, p-value = 0.000009319006191. Hence b is significantly different from zero.

vii) Validation

i. **Residual normality-**linear regression assumes normality for residual errors. Shapiro Wilk p-value equals 0.0187. It is assumed that the data is not normally distributed.

ii. **Homoscedasticity - homogeneity of variance**
The White test p-value equals 0.3709697631 (F=1.078286953). It is assumed that the variance is homogeneous.

iii. **Multi-collinearity – inter-correlations among the predictors (xi).** There is a high multi-collinearity concern as some of the VIF values are bigger than 10
4) the multi-collinearity may influence the coefficients or the ability to choose the predictors, but not the dependent variable (Y). There is no clear cut what is the VIF threshold, you should start being concerned for a value above 2.5. A value above 5 or 10 is probably not acceptable.

iv. X_1 should be removed from the model unless the high multi-collinearity cause is:
1. Predictor combination (Like X_1X_2 or X_{12}.)
2. Control variable, but the non-control variables do not have high multi-collinearity.
3. Dummy variable with more than two categories, when the reference category's proportion is small (the category that doesn't get a dummy variable).

v. **Priori power -** of the entire model (2 predictors)The priori power should be calculated before running the regression. Although the power to test the entire model is low: 0.4209, **we reject the H_0**. The power to prove that each predictor is significant is always lower than the power to test the entire model.Thus this study accepts the alternative hypothesis. So it is clear that the financial awareness is more significant factor to determine the financial Inclusion than the financial literacy

.

Data interpretation

1. Financial inclusion with financial technology- Financial technology refers to the utilization of advanced technology in the financial industry or the financial sector. With the introduction of financial technology, financial inclusion is improving extensively across the India and it is almost 70% (RBI Report, 2021). India also has many FINTECH companies that are constantly working towards simplifying the process of providing financial services to prospective clients. 80 percent financial technology companies are enabling people in rural areas to apply for loans or open bank accounts by using mobile phones (RBI Report, 2021).
2. Financial inclusion through digital payment system- In rural and urban area of India almost 60 % payments for products and services in their residential regions are being done through electronic payments wallet systems. The government of India has launched several electronic wallet systems through smart phones apps such as Bharat Interface for money (BHIM), Aadhar pay, and lots more. Google Pay, Pal Pay, Samsung Pay etc., become famous during the COVID period in India.
3. Special financial products offered for attaining financial inclusion Keeping in mind that low-income people in rural and urban areas have very limited access to financial products and services, scheduled commercial banks have been asked by the Reserve bank of India to design and offer exclusive financial products to the economically weaker sections of the society. Some of the special financial products provided to them include: General Kisan Credit (28%), Kisan Credit Card (KCC) (34%), ICT based account via BCS (23%), Increase in numbers of ATMs (78%).
4. A basic no-frills banking account for making and receiving payments (Achievement is 87%)
5. Saving products (including investment and pension) (Achievement is 34%)
6. Simple credit products and overdrafts linked with no-frills accounts (Achievement is 8%)
7. Remittance, or money transfer facilities (Achievement is 17%)
8. Micro insurance (life) and non-micro insurance (life and non-life) (Achievement is 36%)
9. Micro pension (Achievement is 12%)
10. Broadens the resource base of the financial systems by developing a culture of saving among large segment of rural population and plays a role in economic development (Achievement is 78%)
11. Protects the wealth of the low, income groups in exigent circumstances (Achievement is 58%)
12. Mitigates the exploitation of vulnerable sections by the moneylenders by facilitating easy access to formal credit (Achievement is 68%)
13. As per Task Force on Income Distribution (Independent Institution) (2021), 78.7% of households are availing banking services in the country.
14. World Bank ‘Financial Access survey Report’ Results- Financial exclusion measured in terms of bank branch density, ATM density, bank credit to GDP and bank deposits to GDP is quite

low as compared to most of developing countries.

15. CRISIL Financial Inclusion Index- In June 2013, CRISIL, first time published a comprehensive financial inclusion index. For constructing the index, CRISIL identified these critical parameters of basic banking services namely, branch penetration:-
    a. Branch penetration: no. of banks branches per 1 lakh population.
    b. Deposit penetration: no. of saving deposits accounts per lakh population.
    c. Credit penetration: Average of three (no. of loan accounts + no. of small borrower loan accounts + no. of agriculture advances per 1 lakh population)
16. The CRISIL Inclusive Index indicated that there is an overall improvement in the financial inclusion in India i.e., increment from 35.4 in march 2009 to to 40.1 in march 2011.
17. RBI has adopted a bank-led model for achieving financial inclusion and removed all regulatory bottle necks in achieving greater financial inclusion in the country.
18. Advised all Banks to open basic saving bank deposit (BSBD) accounts with minimum balance, deposit and withdrawal of cash at bank branch and ATMs.
19. To facilitate easy opening of bank accounts, especially for small accounts with balances not exceeding Rs.50,000 and aggregate credits in the accounts not exceeding Rs. 1 lakh a year. In addition, banks are allowed to use Aadhar card as a proof of both identity and address.
20. To address the issue of uneven spread bank branches, domestic SCBs are permitted to freely open branches in tier2 to tier 6 centres with population of less than 1 lakh under general permission.
21. In June 2012, revised guidelines on financial literacy centres (FLCs). According, it was advised that FLCs and all the rural branches of scheduled commercial banks should scale up financial literacy efforts through conduct of outdoor financial literacy camps at least once a month, to facilitate financial inclusion through provision of two essentials that is, financial literacy' and easy 'Financial Access'.
22. According 718 FLCs have been set up as at end of march 2013. A total of 2.2 million people have been educated through awareness camps/ seminars.
23. The financial inclusion of India can be measured by the Financial Inclusion Index, published by the Reserve Bank of India. It reflects the state of financial involvement in the country, India. The index is based on three broad parameters, weighted as follows: Ease of access (35%), Availability and usage of service (45%) and Quality of service (20%). The index has been constructed without any "base year" and thus reflects financial inclusion in absolute terms, where 100 would mean complete inclusion. As per RBI's Report 2021, the FI Index stood at 53.9.
24. Pradhan Mantri-Jan Dhan Yojana (PM-JDY) in conjunction with Aadhar and mobile phones in 2014 by the government of India, to ensure universal access to various financial services for every individual at an affordable cost, whereby zero balance accounts were opened in a simplified manner through the use of Aadhar cards and mobile phones. Around 192.1 million accounts have been opened under the Pradhan Mantri Jan Dhan Yojana (PMJDY). These zero-balance bank accounts have been accompanied by 165.1 million debit cards, a life insurance cover of Rs 30,000 and an accidental insurance cover of Rs 1 lakh.
25. The use of Aadhar and its combination with the digital infrastructure has not only allowed for widespread banking coverage in rural areas but has also resulted in a reduced cash component of GDP. This initiative has helped in empowering citizens by cutting out the middle man and directly reaching the recipients, thus avoiding any kind of leakage or exploitation.

26. The National Strategy of Financial Inclusion 2019–2024 and the National Strategy of Financial Education 2020–2025 provide a framework for a coordinated approach to financial inclusion, financial literacy, and consumer protection to attain comprehensive inclusion.
27. Other than PMJDY, there are several other financial inclusion schemes in India — Jeevan
28. Suraksha Bandhan Yojana, Pradhan Mantri Vaya Vandana Yojana, Pradhan Mantri Mudra Yojana, Stand Up India scheme, Venture Capital Fund for Scheduled Castes under the social-sector initiatives, Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), Varishtha Pension Bima Yojana (VPBY), Credit Enhancement Guarantee Scheme (CEGS) for scheduled castes, and Sukanya Samriddhi Yojana.
29. According to the World Bank's Global Findex Report 2017, 80% of eligible Indians had a bank account. However, 48% of these accounts were inactive and had not seen a single transaction.
30. According to the official Jan Dhan Yojana website, as of December 2021, there were 44.23 crore bank accounts. Out of these, 24.61 per cent were female beneficiaries.
31. The annual FI-Index for the period ended March 2021 was 53.9, as against 43.4 for the period ended March 2017.
32. Digital transfer across India via 319 government schemes spread over 54 ministries was Rs 5.53 lakh crores in FY21.
33. The lockdown as a result of COVID 19 has hit the economy and has pushed much back into poverty. On the way to attaining financial resiliency, several new complexities and challenges have arisen. However, these challenges have also highlighted the importance of universal financial access as it was only through the existing financial infrastructure that stimulus packages were provided to the vulnerable and needy seamlessly and effectively without any leakages. The pandemic has also resulted in the increased adoption of digital payments.

Important schemes of government of financial inclusion

a) Pradhan Mantri Jan Dhan Yojana (PMJDY)
b) Pradhan Mantri Jivan Jyoti Bima(PMJJBY)
c) Pradhan Mantri Suraksha Bima Yojana (PMSBY)
d) Atal Pension Yojana (APY)
e) Stand up and Start up India scheme (SSIS)

Challenges

a) India has the highest number of inactive bank accounts (48%) and the second-highest number of unbanked people.
b) Jan Dhan accounts were misused to launder black money during the demonetization.
c) Due to the rising cases of bank fraud, there is a lack of trust and confidence in the banking system among many citizens.
d) There is a lack of awareness among people about schemes and benefits, leading to less willingness to be involved in the formal sector.
e) According to a World Bank Report, approximately 190 million adults in India do not have a bank account, making India the world's second largest unbanked population after China.
f) Digital Divide- Inadequate availability of appropriate financial products, Lack of skills among the stakeholders to use digital services, Infrastructural issues, Low income customers who cannot able to afford the technology needed to access digital services.
g) Implementation issues- All such activities impose costs on the institutions, and thus, huge operational costs proved to be detrimental to the overall goal.

h) Informal and cash dominated economy.
i) Gender gap in financial inclusion- According to the 2017 Global Findex Database, 83% of Males above 15 years of age in INDIA had an account at a financial institution in 2017, compared to 77% of females.

Conclusion and suggestions

Financial inclusion strengthens the availability of economic resources and builds the concept of savings among the poor. Financial inclusion is a major step towards inclusive growth. It helps in the overall economic development of the underprivileged population. In India, effective financial inclusion is needed for the uplift of the poor and disadvantaged people by providing them with the modified financial products and services. For the success of financial inclusion in India, there has to be multidimensional approach through which existing infrastructure, digital platforms, policy frameworks are strengthened and new technological innovations should be promoted.

The financial awareness programme should be synchronized to encourage financial education and empowerment. There is a need to reorganize the credit mechanism in the bank to make it easily accessible and fairer to all. Focus should be given towards mapping various government schemes and delivering them directly to beneficiaries by effective way of direct benefit transfer.

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GANDHI'S CONCEPT OF MAN AND SOCIETY

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Abstract

Gandhism propounded by Mahatma Gandhi, an Indian Social Scientist, and historian and revolutionary, is the scientific system of Philosophical, economic, ethical and socio – political views that constitutes the world outlook of suffering people.

The Vital force or the connotation of the philosophy of Gandhi is rooted in its real humanism. Mahatma Gandhi was both a man of action and thinker. The practical significance of Gandhian Philosophy is enormous. Gandhi believed in inherent goodness in man. He exhorted that good comes only from good and evil must come from evil. Good can never result from evil, nor can evil yield any good.

Keywords: - Extorted, Violence, Summum Bonum – The highest goal**.**

Concept of man: Gandhi discloses that man is an important part of society. He cannot live without society. Society is also made by man.

This Society is called human society.

Mahatma Gandhi discloses that man is a complex being. His body is a part and product of nature, and it grow and decays according to the law of nature. The body is born of the parents and therefore, the original capital on which a child starts life is inherited from its ancestors and the environment does play an important part. But man is not all physical. Man has consciousness, reason, conscience, will, emotion and similar qualities and powers which are the expressions of the spirit or soul present in him. But body and soul are not two ultimate and independent realities.

Gandhi regarded the individual as the centre of authority and value. The state and government drive their existence and power from the individuals. There objects should, therefore be to help the all – round evolution of the individual by enacting and enforcing laws, preventing exploitation, ensuring security peace and the progress of individuals.

Mahatma Gandhi was a great humanitarian, He want to liberate mankind from his suffering or salving. For the cessation of suffering, he established his famous ideas and a liberation movement that is, unification of all Indians under the Indian national congress. The principle of Indian National Congress is based upon his own experience and this is established by self-realization. He declares a new technique for human welfare and establishment of a new spirituals and liberated society. His humanistic contribution for the benefit of mankind is rooted in his great religious, political, economic and social theories. These theories are as old as mankind is, but Gandhi represented it in a new scientific way which is as follows:-

1. His religious attitude – Truth is god and god is truth.
2. His political attitude – Satyagarh and theory of non – violence.
3. His economic attitude – Home industry, Large scale production and equal distribution.
4. His socialism – Swaraj and Trusteeship Theory.

These vital theories came to us from generation to generation. But Gandhi presented it in a easy way. He wanted to establish a liberated society that is "Ramrajya" or Swaraj or Sarvoday

Samaj. The great ideal society will come only the theory of non – violence and Satyagraha.

Concept of society: Sarvoday Samaj is the summum bonum of Gandhism. Gandhism as a whole is a spiritualistic way for the emancipation of mankind. The aim and objective of its founder was to create a new social order based on love, truth and non – violence in which we find co – operation in lieu of struggle, equality in lieu of inequality and non – exploitation in lieu of exploitation. Gandhi called this new social order – "A Society for the development of humanity as a whole" or "Sarvoday".

Gandhian "Sarvoday" means the development of all without any distinction in respect of caste, ism, colour, sex, qualification and energy. This brings equal opportunity for the development of all. In other words such society stresses the importance of the prosperity of all and social welfare of human beings. Gandhiji considers it neither hollow dream nor flight of imagination. On the contrary he considers it as an ideal. Thus such society for Gandhi is true and the best socialism. To make it clearer the ideals of Acharya Vinoba Bhave reviewed as such as –
"Sarvoday society want to establish classless, Casteless and exploit less society. In such society every individual gets equal opportunity and means for his proper development. That is possible only by non – violence and truth. Sarvoday support such line of thinking".

The 'Sarvoday Society' established by Gandhi will be an ideal and moral society, In such society theories of love, truth and non - violence will be practiced. In Such society there will be no distinction between class and sect. Here there will be no place for economic and social disparity and economic competition. Here there will be equality in place of inequality. Then there will be the complete change in the values of life of "Sarvoday' Society.

Satyagarh: The basic condition of Satyagraha is non – violence. Gandhi related satygraha with socialism and said that every worthy object can be achieved by the use of Satyagarh. The entire humanity is like a large family and therefore the application of satyagaraha to social and political field is only an extension of the domestic law to a larger field. Gandhi related "Satyagraha "with socialism and said that every worthy object can be achieved by the use of Satygraha. Thus Gandhi concludes that socialism will not be reached by any other means, Satyagarha can relieve society from all evils – political, economic and moral.

Theory of non–violence: Theory of non – violence is a religious attitude of mankind. Gandhi discloses that there is an interdependent relation between "Truth" and non–violence. The attainment of truth is not possible without the path of non–violence. The concept of non-violence by Gandhiji is different from that of Hindu tradition or religious traditional theory of Ahimsa.

Like the law of non-violence and law of love Gandhi again accepted the theory of liberty and the theory of liberty as a proper ground for the construction of a good and moral society. Liberty means neither the complete freedom nor the dearth of restrictions imposed upon individual by society. On the Contrary, liberty means the sacrifice of individual interest for the welfare of society as a whole like liberty Gandhi loved equality. Besides this the society in which there is dearth of individual equality there we find neither true liberty nor true democracy.

Conclusion

To sum up Gandhi's Concept of Man and Society, it is clear that Gandhi gave birth a conception of a good and moral society which will be based upon out of all social abuse and also based upon his truth and non–violence is called by him as - "Sarvoday Samaj" which is the summum bonum of Gandhian Thought. Mahatama Gandhi was much impressed the book "Unto This Last", by John Ruskin. It created a deep influence over him and being impressed by such thought he named as Sarvoday. Social Welfare includes individual welfare. Gandhi accepted it not only as principle but he also gives it a practical form.

Sarvepi Sukhinah Santu,
Sarve Santu Niramayah.
Sarvebhadrani Pasyantu,
Ma Kashita Dukhmapnuyata."

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ATTITUDE OF SECONDARY SCHOOL TEACHERS TOWARDS ACTIVITY BASED LEARNING

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Abstract

The activity based education system in a classroom has vital significance in creating students interest in gaining knowledge and education. Activity based learning is one type of method, which encourages and motivates the students to actively participate in the process of teaching and learning. In this paper an endeavour has been made by the investigator to explore the attitude of secondary school teachers towards activity based learning. The study was conducted on a representative sample of 196 teachers of different secondary schools in Mayurbhanj district of Odisha. The nature of the study was descriptive survey method and the investigator used self-developed attitude towards activity based learning scale for the purpose of data collection. The major findings of the study revealed that there is no significant difference between the attitudes of high and low qualified secondary school teachers towards activity based learning. Further, the attitude of male and female teachers and more experienced and less experienced teachers are significantly differ to each other. Thus both the hypothesis-1 and hypothesis 3 are rejected.

Keywords: Attitude, Secondary School Teachers, Activity-Based-Learning

Introduction

With the enactment of the Right of Children to Free and Compulsory Education Act, 2009 (RTE), states across India have a mandate to provide free and compulsory quality education to all children. The Act mandates that elementary education must involve child-friendly and activity-based learning processes, must ensure equity and inclusion of every child, and promote an environment that is free from fear, anxiety, discrimination, corporal punishment or mental harassment to any child. In this context, Activity-Based Learning has emerged as one potential model for helping achieve the goals of RTE. The philosophy of activity based teaching finds its antecedents in the common notion that learning can be done best when it is initiated by the surrounding environment and motivated by providing optimum opportunities to learn (Thakur & Patnaik, 2017). Activity based learning follows the constructivist approach and child centric pedagogy. It may be defined as a method of instruction, where activities of different types, suitable and relevant to specific subjects are integrated seamlessly in to the regular instruction materials and method to involve students in the teaching-learning or instructional process and engaged them fruitfully (Suydam and Higgins, 1977). In activity based learning method the teacher acts as a facilitator of learning who creates an optimum learning environment for learners to question, exchange personal views and critically evaluate others' views and ideas (Thayniath, 2015). Activity based learning is to make students feel responsible for their learning and to support their own individual development (Cohen, 1990). A variety of activities designed based on social constructivist principles had simulated the interest and involvement in the learning process with the positive outcome of seeing students actively participating in the construction of their own knowledge rather than big passive listener (Amuthavalli and Sivakumar, 2014). Activity based teaching is more effective for the development of higher order skills among the students (Khan et al., 2012). It enables students to experience learning in collaborative and supportive environment, motivated by providing real life problem and helps the classroom interaction (Dagnew, 2011). Activity-based-learning encourage students to ‘learn how to learn’ through different activities and real life problems. It also facilitate and develop self-directed learning and problem solving skills (Boud and Felleti, 1999). Active engagement in learning activities develops conceptual understanding and motivates students to seek further information (Brophy, 1995). It is a process of inquiry that requires asking questions, observing, exploring and manipulation of data. It required learning to applied and generalised scientific knowledge (National Research Council, 1996).

Concept of Activity Based Learning

According to UNICEF – ‘Activity based learning is a methodology where children of different age group are grouped together in one classroom and each of them learn at his or her own pace through a series of activities in form of learning ladder, with teacher acting as a facilitator of child learning’ is top most priority. Activities involved in this method can be different depend upon subject and age group of learner and ability of teacher. Generally games, rhymes, drawing, singing, drama, role playing etc. activities are involved to facilitate learning. At higher level student perform public service, field work and community based work along with classroom study. This methodology is more useful at primary and secondary level. Activity based learning brings smartness among students. This type of methodology is not only favourable to student but it is also helpful to teachers because teacher can make their teaching interesting through different type of activities. Educating the child through activities means all round development of child. Due to new inventions in the field of education researchers are inventing latest techniques and methodologies, but it is responsibility of teachers to select best methodology suited to their students. It is a form of cooperative learning where learner not only learns through their own experiences but also through experiences of other members of their peer group. Even physically and mentally challenged students can easily be made learn through this methodology. Here activities become their language by means of which they try to express themselves. This methodology is useful in teaching all subjects. It brings better understanding of subject matter. Outcomes of activity based learning are something beyond marks and grades. It is the most efficient way of learning. When teacher engage their students in activity based learning all the senses of students are active. Psychology treats the learners as active investigator of their environment. Students are provided with necessary data and material for focusing their concentration and thinking towards the subject matter. In an activity based teaching learner willingly with enthusiasm internalize and implement the concepts relevant to their needs. Activity-based learning describes a range of pedagogical approaches to teaching. Its core premises include the requirement that learning should be based on doing some hands-on experiments and activities. The idea of activity-based learning is rooted in the common notion that children are active learners rather than passive recipients of information. If child is provided the opportunity to explore by their own and provided an optimum learning environment then the learning becomes joyful and long-lasting. Amuthavalli and Sivakumar (2014) pointed out some advantages of activity based learning for both learners and teachers are as follows;

For learner:

- Better understanding in concepts
- Favours the attention,
- Creates the interest, desire for more learning.
- Better organization of the memory more retention,
- Motivates to take action
- Facilitates recall and ablution

- Improved interpersonal skills
- Willingness to participate in group activities.

For a teacher:

- Makes the classroom lively
- More structured, organized and systematic teaching.
- Helps him to avoid monotony

Objectives of the study

The present study is an attempt to address the following research objectives:

I. To study the attitude of male and female secondary school teachers towards activity-based-learning.
II. To study the attitude of high and low qualified secondary school teachers towards activity-based-learning.
III. To study the attitude of more and less experienced secondary school teachers towards activity-based-learning.

Hypotheses of the study

I. There is no significant difference between the secondary level male and female teachers attitude towards activity-based-learning.
II. There is no significant difference between the high and low qualified secondary school teachers attitude towards activity-based-learning.
III. There is no significant difference between the more and less experienced secondary school teachers attitude towards activity-based-learning.

Methodology

The present study attempted to explore the 'attitude of secondary level school teachers towards activity-based-learning'. Taking in to consideration the nature of the study the investigator adopted the descriptive survey method. In this study the investigator has taken secondary school teachers in Mayurbhanj district as population of the study and on the basis of simple random sampling technique the investigator selected 196 samples from different secondary schools of Mayurbhanj district. Following the literature, the investigator used a self-developed 'attitude towards activity-based-learning scale' for the purpose of data collection and the tool consisted of 32 items. Here the investigator developed 5 point attitude scale as Strongly Agree, Agree, Un-decided, Disagree, Strongly Disagree. Each strongly agree response is awarded scored as 5, Agree as 4, Undecided is given 3, Disagree response is 2 whereas strongly disagree is as 1.

Analysis and Interpretation

Descriptive analysis method: mean, standard deviation, t-test and graphical presentation was used to analyse the data. Objective wise detailed analysis presented below:

Objective-1- To perceive the attitude of secondary level male and female teachers towards activity-based-learning.

Table No.-1

Group	N	Mean	SD	t-ratio	Level of significance
Male	98	103.97	2.77	13.55	Significant
Female	98	102.75	2.74		

It is revealed from the table no-1, that the mean scores of male and female teachers' attitude towards activity based learning are 103.97 and 102.75 respectively. The SD of male and female are as 2.77 and 2.74. The t-ratio come out from above two groups is 13.55, which is significant at both levels of significance.

Objective no.-2- To study the difference between high and low qualified secondary school teachers' attitude towards activity-based-learning.

Table No.-2

Group	N	Mean	SD	t-ratio	Level of significance
High Qualified	103	101.01	2.82	1.11	Not Significant
Low Qualified	93	100.91	2.83		

It is revealed from the table no-2, that the mean scores of high qualified and low qualified teachers' attitude towards activity based learning are 101.01 and 100.91 respectively. The SD of high qualified and low qualified teachers are 2.82 and 2.83. The t-ratio come out from above two groups is 1.11, which is not significant at both levels of significance.

Objective no-3- To find out the difference between more and less experienced secondary school teachers' attitude towards activity-based-learning.

Table No.-3

Group	N	Mean	SD	t-ratio	Level of Significance
More Experienced	101	100.44	2.81	11.33	Significant
Less Experienced	95	99.42	2.69		

It is revealed from the table no-3, that the mean scores of more experienced and less experienced teachers attitude towards activity based learning are 100.44 and 99.42 respectively. The SD of more experienced and less experienced teachers are 2.81 and 2.69. The t-ratio come out from above two groups is 11.33, which is significant at both levels of significance.

Results and Discussion

The first objective of the investigation was to study the attitude of male and female secondary level teachers towards activity-based learning. The result revealed that the secondary level male teachers have possess high positive attitude towards activity-based learning. They agreed that activity-based learning helps to develop the critical thinking and creative skills among the students. So they have possess more positive attitude towards activity-based learning. They favoured to use this method at secondary level for the holistic development of the students.

The second objectives of the study was to find out the attitude of secondary level school teachers towards activity based learning with regard to their qualifications. After analysis and interpretation of the data the investigator found that there is no significant difference between the attitude of secondary level school teachers towards activity based learning with regard to their qualifications. Thus the hypothesis-2 is retained. That means all the teachers those who are highly qualified and less qualified have possess equal attitude towards activity based learning at the secondary stage. They encourage the students to learn through activity based method which helps them to understand the subject matter thoroughly. This method provides opportunities to the students to learn through hands on activities which makes the learning environment lively. In this method both teacher and students engaged and actively participate in the process of teaching-learning.

The third objective of the investigation was to study the attitude of more experienced and less experienced secondary school teachers towards activity-based learning. The result of the study shows that the more experienced teachers have possess high positive attitude towards activity-based learning. They prefer to use activity-based learning method with comparison to other traditional method. They think that this method helps to develop the concrete knowledge about the subject matter. It discourage rote learning and encourage the students to construct new knowledge through active participation in the teaching-learning process. The less experienced teachers have possess less favourable attitude towards activity-based learning as comparison to more experienced teachers. They also think that this method is very time consuming and required adequate teaching-learning materials. So it is difficult for the teachers as well as the learners to learn through this method. Thus the hypothesis-1 and hypothesis 3 is rejected. Results of some studies related to activity based learning are also discussed here. Activity based learning significantly improves conceptual understanding of the students in a physics class (Hake, 1998). Shah and Rahat (2014) conducted a study to find out the effectiveness of activity based teaching method on the learning of secondary students. The study revealed that the activity based teaching was much effective then the lecture method teaching in secondary level. Azuka et al. (2013) revealed that primary school mathematics teachers are positively disposed to the use of activity-based-learning method in this sense that they understand it and prefer to use it in schools. A study was conducted by Bhuvaneswar (2013) to find out whether there is exist any significant difference between the primary level teachers attitude towards activity based learning? The result revealed that there is no significant difference exists in terms of age, teaching experience, marital status and place of school. Activity based learning also more effective to teach physics at secondary level as compared to traditional methods of teaching (Hussain et al., 2011). Students, those who were taught through activity based learning perform significantly better on both basic and clinical sciences (Ducet et al., 1998 and Black et al., 2000).

Educational Implications

Activity based learning method helps the learners to understand the scientific concepts. Students actively involved in teaching learning process and activities help them in application of scientific knowledge in various real life situations. It also brings the cognitive development of the child. Activity based learning helps to develop the problem solving skills among the learners. Professional development programmes with regard to activity based learning should be organized for the teachers. Activity-based learning teaching method generates an ideal situation for science teaching at school level. In activity-based teaching methods, learners are involved actively in hands-on minds on experiences and acquire an opportunity to relate intangible concepts and theories with actual observations. Every school should be provided with a laboratory with all necessary materials and equipment for the use of activity based learning in schools. Workshops and seminars should be organized for the training and re-training of teachers on how to use activity based learning in the classes. It is essential to provide adequate learning environment to the students, so that they can actively participate in various teaching-learning activities organized by the schools. Teacher should encourage and motivate the students to take active participation in various activities. Full freedom should be provided to the child so that the creative ideas and constructive skills will be developed. Activity-based learning plays a vital role in teaching the students to collaborate, communicate, interact, support and work in groups. Every learners in the group contribute to the knowledge construction by sharing as well as identifying the affordances within the task at hand. Therefore the teacher should organize a conducive learning environment for the holistic development of the students and he should play the role of a guide.

Conclusion

From the above discussion it is concluded that activity based learning method helps the child to engage actively in the process of teaching and learning. It will be not only helpful in attracting the child toward school but also useful in uplifting the standard of quality of education in country. Activity based learning methodology can be useful in Indian context. This method helps to develop the higher order thinking skills among the learners. The teachers are also encourage to the students to learn through activity based method. In the present study it is revealed that all the teachers those who are highly qualified and less qualified have equal attitude towards activity based learning. Further, the Mean score of male teachers and more experienced teachers is higher than the female teachers and less experienced teachers, thus it revealed that male teachers and more experienced teachers have more positive attitude towards activity based learning than the female and less experienced teachers.

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FINANCIAL INCLUSION: THE ROLE OF PRADHAN MANTRI JAN DHAN YOJANA (PMJDY) IN INDIA

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Abstract

Financial **Inclusion** is the availability of financial services at very little or no cost to disadvantaged and low-income parts of society, as opposed to financial exclusion, which occurs when those services are neither available nor affordable. The government of India launched the ‘’Pradhan Mantri Jan Dhan Yojana” as part of its financial inclusion efforts. The present study aims to investigate the influence of PMJDY in increasing financial inclusion in India. According to the report, PMJDY has increased the number of bank accounts for the disadvantaged and poor persons for weakening KYC, however, transactions in the accounts are quite restricted. Many accounts remain dormant due to a lack of adequate income to route via that account or a lack of savings to deposit. It is suggested that policymakers focus on promoting financial literacy among residents, particularly those living in rural areas, to make better use of PMJDY accounts.

Keywords: Financial Inclusion, PMJDY, Financial literacy, Rural Development, NABARD

Introduction

Financial Inclusion is delivering banking services at affordable prices to that section of society that has low-income and low opportunities of availabilities of different economic and social services. Financial inclusion guarantees that every individual has access to a variety of acceptable financial services and that they understand and use those services. An inclusive financial system is one of many countries’ top concerns, and it is regarded as critical to attaining equitable prosperity. Even though India has taken various steps to improve financial inclusion, a sizable portion of the population still lacks access to even basic financial services. Therefore, financial inclusion is not only an economic necessity for India but also a socio-political necessity. According to the CRISIL, financial inclusion index Inclusix 2016, India has a financial inclusion rating of 58.0 out of 100.

Financial Inclusion is an important concern when providing financial goods and services to a larger proportion of the population (Joshi & Raj Purohit,2016). It has been characterized as the inexpensive provision of a wide variety of financial services to understand & low-income people. While the need for financial inclusion was recognized with the beginning of the cooperative movement in the early twentieth century, rural India remains mostly unbanked. Following the cooperative movement, a considerable number of banks were nationalized, with a concentration on priority sector lending and establishing branches in outlying areas. However, the outcomes left a lot to be desired. Lack of education, poor income, poverty, and so on are some of the causes for exclusion on the demand side, whereas inadequate branch penetration and burdensome paperwork are some of the supply-side restrictions.

PMJDY Scheme

In August 2014, the government launched the Pradhan Mantri Jan Dhan Yojana (PMJDY), a National Mission for Financial Inclusion (NMFI), to provide universal banking services to every unbanked household, based on the guiding principles for banking the unbanked, protecting the unsecured, financing the underserved, and serving the unserved and underserved areas. The PMJDY scheme's goal is to ensure that no household is left without a bank account. There are 9.98 crore MGNREGA worker accounts at banks and post offices. There are 3.66 crore accounts in Post offices and 0.75 crore accounts in co-operatives. As a result, all banks have been coordinated to move towards this path of greater inclusiveness.

Benefits of the PMJDY Scheme:-

1. The interest on the money deposit is provided at 4% per annum.
2. No specific requirement for the minimum balance to be maintained in the bank accounts.
3. Money can be transferred to any account in India.
4. Account holders can get direct money in the account for any government scheme.
5. An Overdraft facility is available for Rs. 5000.

PMJDY Scheme is divided into 2 phases:-

Pradhan Mantri Jan Dhan Yojana was set up with the mission to open accounts for every individual. It focuses on what every household should involve in banking services. The scheme is based on the philosophy of "Sab Ka Saath Sab Ka Vikas". The scheme of PMJDY is based on 6 pillars.

During the first phase (15 August:2014 to 14 August:2015) of the scheme the three pillars are:

- Universal access to banking services.
- Programs related to financial literacy.
- Providing banking accounts to every household with overdraft facility Rupay debit cards.

The second phase (15 August: 2015 to 15 August: 2018) of the scheme is-

- Microinsurance
- Creation of a credit guarantee scheme.
- Unorganized sector Pension Scheme.

Review of literature

(Ramakrishna**, 2018).** Investigated the function of regional rural banks in promoting financial inclusion. The research was descriptive as well as analytical in character. The necessary secondary data were gathered from the yearly reports of NABARD and RRBs. The study concludes that the importance of RRBs in financial inclusion is inextricably linked to their expansion into rural India.

(Kumar & Venkatesh, 2014), explored the effectiveness of the PMJDY plan in terms of financial inclusion. According to the report, financial inclusion is an innovative idea that offers alternative approaches to encourage banking habits and functions as a facilitator in poverty reduction, and the establishment of the Pradhan Mantri Jan Dhan Yojana (PMJDY) by the Government of India is a step in that direction (Bijoy,2018; Ravel, 2015; Tewari,2015).

(Maity & Sahoo, 2020), used secondary data gathered from 2011 to 2018 to examine the performance of public sector banks in financial inclusion before and after the implementation of PMJDY. The study discovered that overall average efficiency toward financial inclusion grows dramatically throughout the post-phase, even though not all public sector banks perform similarly. The level of effectiveness varies significantly across them and even between the two times.

(Singh et al, 2020), investigated the influence of financial inclusion, as promoted by the Pradhan Mantri Jan Dhan Yojana (PMJDY) plan, on economic performance in Indian states. According to the study's findings, most Indian states have a low or medium degree of financial inclusion.

Research methodology

The present study is based on secondary data collected from various journals, articles, newspapers, and PMJDY Annual reports for 2018 to 2022. The combined Annual Growth Rate is used to measure the growth that happened in the period.

Objectives of the study

- To examine the role of Pradhan Mantri Jan Dhan Yojana.

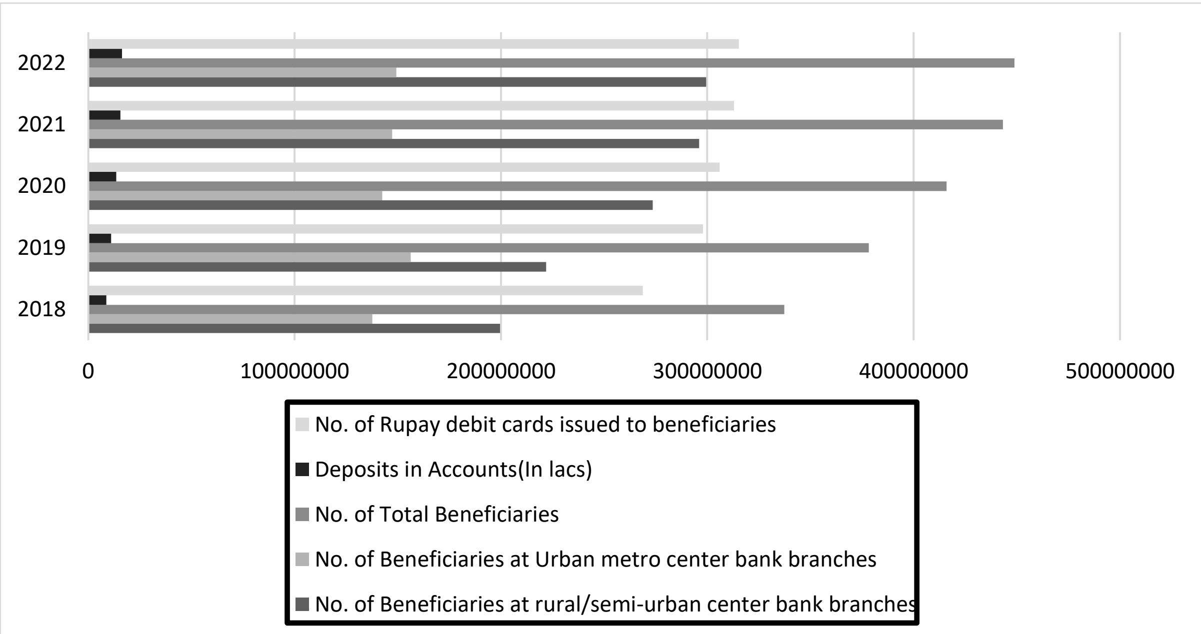
Limitations of the study

- Time constraints while collecting the data.
- All data cannot be generalized.

Analysis and discussions

According to table 1, the number of Pradhan Mantri Jan Dhan Yojana (PMJDY) recipients in 2018 was 337281675.00. It climbed at a 5.88 percent CAGR to 448818224.00 in March 2022. It demonstrates Indian residents' faith in the Central Government. In 2018, a total of 8703342.18 lacs rupees were placed in PMJDY accounts, in 2022, it increased to 16271842.06 lacs, representing a 13.33 percent increase. Under the PMJDY plan, 268796863.00 debit cards were distributed to the public, by March 2022. This figure had risen to 315225671.00 cards, with a CAGR of 3.24 percent.

Figure 1: Growth of PMJDY



All these figures show the role played by Pradhan Mantri Jan Dhan Yojana (PMJDY) as a catalyst in the financial inclusion initiative of the Government of India.

The way ahead

Pradhan Mantri Jan Dhan Yojana (PMJDY) is a significant step in bringing the rejected vulnerable people under the umbrella of the official financial system, but some of the challenges may jeopardize its survival if not closely monitored and regulated. To deal with a flood of no–frill bank accounts, both current and new, the program must ensure that monies are sent from the government to individuals regularly. When the largest amount of 22.81 crore Rupay debit cards to be distributed under Jan Dhan Yojana and the present volume of 120 million Rupay Kisan Cards are merged, a problem is inevitable. To achieve, the intended outcome, important participants such as cooperative societies, banking or responders, mobile service providers, postal service, and new payment banks may be enlisted and roles synchronized. The actual problem is in the delivery of services. The mere opening of the account will not bring good fortune. Only when

financial services are available to the public will the account become heavenly
.

CONCLUSION

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Table 1: Progress of PMJDY

Year	No. of Beneficiaries at rural/semi-urban center bank branches	No. of Beneficiaries at Urban metro center bank branches	No. of Total Beneficiaries	Deposits in Accounts(In lacs)	No. of Rupay debit cards issued to beneficiaries
2018	199599705	137681970	337281675.0	8703342.18	268796863
2019	221961230	156289571	378250801.0	11016125.9	297969669
2020	273599704	142388026	415987730.0	13573952	306049485
2021	296048169	147223083	443271252.0	15491646.7	313009705
2022	299506098	149312126	448818224.0	16271842.1	315225671
CAGR	8.45%	1.64%	5.88%	13.33%	3.24%

(Source: **https://pmjdy.gov.in)**

Financial inclusion will benefit the poor by bringing them into the mainstream of growth, while simultaneously providing financial institutions with a chance to collaborate on inclusive growth. We encounter a no. of hurdles in implementing financial inclusion initiatives. The proposal of creating a PMJDY account received a positive reaction all around India, bringing banking to the masses of the Indian community. Constant evaluation and frequent checks are conical to the success of any strategy. If implemented successfully, it not only eliminates poverty but will put a stop to corruption.

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WOMEN POLITICAL PARTICIPATION AND DEMOCRACY

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Abstract

The present work explains the status of women in political participation in India and suggests measure to enhance the political empowerment of women. Although, women constitute nearly half of the total population, yet their participation in political sphere is very low. In 1962, only 46.63 percent women had exercised their voting rights as compared to men with 63.31 percent, this participation has increased for both men and women in 2014 with share of women 65.53 percent and men 67.09 percent. Although political participation of women has increased, yet there exists a gap between male and female participation so far as voting right is concerned. Election Commission of India (2014), reveals that the representation of women in Lok Sabha is 11.4 percent and in Rajya Sabha is 12.8 percent, as compared to the world average of 23.5 percent (both houses combined). The reasons behind low participation of women in politics are social-cultural barriers, illiteracy, economic barriers, gender inequality, corruption etc. Thus it can be said that women political participation and strengthening of democracy can be enhanced by providing them education, access to economic resources and training for skill development.

Keywords: Democracy, Political Participation and women

Introduction

Democracy implies equality for all people, men and women, but it is generally seen that women are underrepresented at every sphere of life, especially in political area. Since women constitute almost half of the total population and this half of the population remains confined to decision making, if this scenario continuous then the goal of the overall development cannot be achieved. The democratic process is able to grow and develop effectively only when all people are given equal opportunities to exercise their rights and when women are considered as par with their counterparts. Hence, for the attainment of true democratic spirit it is important to ensured equal participation of women and men in politics. Women political participation is a prerequisite for gender equality and democracy. The constitution of India promulgated in 1952 promised, to secure to all its citizen justice, social, economic and political and equality of status and of opportunity. Despite the constitution promulgation, Indian women continue to be underrepresented in political sphere. The present study attempts to explain the status of women in political participation in India and measures to enhance the political empowerment of women.

Concept of political participation

Political participation simply means that a person is participating in the political process by making his or her opinions and beliefs known. In the social science, the term political participation is often used to describe an action taken by citizen to influence the outcome of a political issue. According to Encyclopedia, “Political participation refer to those voluntary activities by which member of a society share in the selection of rulers and directly or indirectly, in the formation of public policy”. Various scholars have defined the term political participation in various ways. Some of them are presented below:-

Dath (2001) defines, Political participation as “citizens activities affecting politics”. Verba and Nie (1987) stated that "Political participation refers to those activities by private citizens that are more or less directly aimed at influencing the selection of governmental personal and/or the action they take. "Palmar (1976) defines, "Political participation as the involvement of citizens in such political activities, which directly or indirectly influence the behavior and action of decision makers". Drawing upon the above definition on political participation, it refers citizens those activities which influence existing power structure. In other words, political participation is a process by which people take part in political activities. People's political activity include large area, such as- voting, membership of political parties, electoral campaigning, attending party meetings, communication with leaders, holding party position, contesting election, membership in representative bodies, influence decision making and other related activities. As Singh (2000) stated, "Political participation means not only exercising the right to vote but also power sharing, co-decision making, co-policy making at all level of government of the state".

Need for political participation of women- From the very beginning women are underrepresented in political sphere. Women's political empowerment had never been a matter of concern for any nation. It was come at the forefront at the time of the Fourth World Conference on Women held at Beijing in 1995. At the conference it was declared that women's political participation is crucial for the general process of the advancement of women. This conference stressed the importance of women's political participation not only because of their point of view and talents but also as a matter of their human rights.

Since women's experiences are different from men's, hence women can understand and express their situation best. Therefore, it is important for women to participate equally with men to have their perspective effectively incorporated at all level of decision making. Political participation facilitates women direct engagement in public decision making and ensuring their better accountability. To recognize the importance of women's political participation UNICEF stated some reason to increase women in political participation:-

- Political participation of women has the potential to change societies.
- It can have impact on outcomes for women and children especially in the distribution of community resources.
- Their participation in peace negotiations and post conflict reconstruction is important to ensure the safety and protection of children and vulnerable sections of populations.

Now a day's women's political participation is of utmost necessity for gender equality and overall development of a nation.

Status of Women's Political Participation- The main objective of the study is to describe the status of women in political participation and measures to enhance the political empowerment of women. In every nation, political participation of women is not impressive when compared with men. Only those women who are from urban and elites group are able to acquire decision making power. Large number of women is excluded from politics due to various reasons. Some of the reasons are social-cultural barriers, illiteracy, economic barriers, gender inequality, corruption etc. The first step for entry in political world is voting. Voting scenario has also changed with the development of every sphere. Now a days women and men equally exercise the voting rights. But before 20th century women did not even have the right to vote, whereas democracy had begun from 510 BC in Athens. Women from many countries such as Australia, Finland, Norway, Denmark, Soviet Russia, America, England, France, Italy, Switzerland, Syria etc had to fight to get voting rights. In 1893 New Zealand became the first country to pass suffrage laws. Now a days women from every country (except Vatican) have the right to vote. Saudi Arab is the most recent country to grant women in the vote. Besides the exercising of voting rights, the active participation of women in politics as decision maker is also very low. Inter-Parliament Union (Jan, 2018), revels that the world average of women representatives in parliament is 23.4 percent, both houses combined. It is 23.4 percent in lower house and 23.2 percent in upper house. The regional averages of women in parliament are as follow:-

Table No.1: Regional averages of women in Parliament

Region	Single House or Lower House	Upper House Or Senate	Both Houses Combined
Nordic countries	41.4%	-	-
Americas	28.5%	28.3%	28.4%
Europe-OSCE member countries including Nordic countries	27.3%	26.2%	27.1%
Europe-OSCE member countries excluding Nordic countries	25.9%	26.2%	26.0%
Sub Saharan Africa	23.7%	22.8%	23.6%
Asia	18.9%	16.0%	18.6%
Arab States	18.3%	12.6%	17.5%
Pacific	15.5%	37.1%	17.9%

Source: Intra- Parliamentary Union, Jan 2018

The table shows that the women's presence in parliament is highest in Nordic countries 41.4 percent followed by America at 28.4 percent, Europe (including the Nordic countries) at 27.1 percent, Europe (excluding the Nordic countries) at 26 percent, Sub-Saharan Africa at 23.6 percent, Asia at 18.6 percent, Pacific at 17.9 percent and lastly in the Arab States at 17.5 percent. Among the individual countries Rwanda ranks first with 61.3 percent of women in parliament followed by Bolivia, Cuba and Nicaragua. There are also some countries where women representation in parliament is zero, such as Yemen, Vanuatu, Papua New Guinea and Micronesia.

Table No.2: Classification of the country by proportion of women representation in the Lower House

Country (selected)	% of Women	Rank
Rwanda	61.3	1st
Bolivia	53.1	2nd
Cuba	48.9	3rd
Nicaragua	45.7	4th
Sweden	43.6	5th
China	24.2	71st
Pakistan	20.6	91st
Bangladesh	20.3	93rd
India	11.8	146th
Sri Lanka	5.8	180th
Nepal	3.6	183rd
Micronesia	0.0	189th
Papua New Guinea	0.0	,,
Vanuatu	0.0	,,
Yemen	0.0	,,

Source: Intra-Parliamentary Union, 2010

The table shows that at the global level only few countries has almost equal participation of women in per with men in politics. Maximum counties have marginal representation of women in their parliament including India. Comparatively our neighboring countries such as China, Pakistan and Bangladesh are in much better position with 24.2 percent, 20.6 percent and 20.3 percent respectively. Representation of Indian women in parliamentary is far from satisfactory.

Women and Politics in India

In India political participation of women is not impressive when compared with men. However, women's political participation now is quite encouraging compared to the early times. But still it is far from satisfactory.

So far as the women's condition is concerned, some women associations were established in the beginning of 20th century. These organizations took up the issues concerning women like political rights of women, social reform, education, and all other issues which affect women and children. Three main organizations were established during this period are- Women's Indian Association (1917), National Council of Women in India (1925) and All India Women's Conference (1927).

In India, women's political participation had started during the struggle for freedom. Mahatma Gandhi inspired Indian women to enter the open fields of politics. The national movement brought women to the centre stage. Large number of women participated actively in the Non- Corporation, Civil Disobedience, Swadeshi movement, Salt Satyagrah and Quit India Movement. The contribution of women in getting freedom for India is noteworthy. Women proved that they are capable of strengthening the political movement. The foundation formed during the National Movement helped women to participate in democratic process after independence. Various legal, social and economic measures were taken by the Government of India to raise the status of women in India after independence.

The constitution of India in 1950, officially granted women and men suffrage for encourage women's political participation. Although women had voting rights before Independence based on property, wifehood and education. But, still women's participation in vote is very low as compared to men. In 1962, rate of participation among women were 46.63 percent for Lok Sabha election (men 63.31 percent) and in 1984, 58.60 percent women have exercised their voting rights (men 68.18 percent). Now the numbers of women voters is increasing day by day, yet there exists a gap between male and female participation. In 2014, parliamentary general election 65.53 women exercised their right of vote, compared to 67.09 percent men.
Besides the exercising of voting rights, the participation and representation of women in parliament as decision maker are still quite low. The following table reveals the low profile of women's representation in parliament between 1952 and 2014.

Table No.3: Representation of Women in Lok Sabha

Election year	Total Members	Women Contestant	No. of women Elected Members	Percentage
1952	489	-	24	4.9
1957	494	45	22	4.5
1962	494	66	31	6.3
1967	520	68	29	5.6
1971	518	61	29	5.6
1977	542	70	19	3.5
1980	529	143	28	5.3
1984	541	171	42	8.2
1989	529	198	29	5.5
1991	534	330	39	7.3
1996	543	599	40	7.4
1998	543	274	43	7.9
1999	543	284	49	9
2004	543	355	45	8.3
2009	543	556	59	10.9
2014	543	668	62	11.4

Source: - Election commission of India, 2017

The table shows that in the first Lok Sabha election there were 489 seats out of which only 24 seats (4.9 percent) were occupied by women. In the subsequent election the number of women representatives were fluctuated. In 2014, 62 (11.4 percent) women out of 543 seats were entered in the Lok Sabha, it was the highest in history. After 1991 an increasing trend can see but this is quite slow. 62 women out of 543 members is not a satisfactory representation. In Rajya Sabha, women's representation is also marginalized. Women number is fluctuated in various elections. It was in 2014, that the highest number of women member, i.e. 31 (12.8 percent) elected in Rajya Sabha. Again 2016 it was decreased. The following table shows the representation of women members in Rajya Sabha:-

Table No.4: Representation of Women in Rajya Sabha

Year	Total no of Seats	Women Members	Percentage
1952	216	15	6.9
1954	219	16	7.3
1956	232	20	8.6
1958	232	22	9.5
1960	236	24	10.2
1962	236	17	7.6
1964	238	21	8.8
1966	240	23	9.6
1968	240	22	9.2
1970	240	14	5.8
1972	243	18	7.4
1974	243	17	7
1976	244	24	9.8
1978	244	25	10.2
1980	244	29	11.9
1982	244	24	9.8
1984	244	24	9.8
1986	244	28	11.5
1988	245	25	10.2
1990	245	24	9.8
1992	245	17	6.9
1994	245	20	8.2
1996	245	19	7.8
1998	245	19	7.8
1999	245	20	8.2
2000	245	22	9
2002	245	25	10.2
2004	245	28	11.4
2006	245	25	10.2
2008	245	24	9.8
2010	245	27	11
2012	245	24	9.8
2014	245	31	12.8
2016	245	27	11

Source:- Election commission of India, 2017

Thus the representation of women in Lok Sabha as well as Rajya Sabha is very low when compared with men. Women representation is also very low in the union cabinet. In the first cabinet only one woman could enter, now it became 6 women ministers out of 27 ministers of the new cabinet.

Thus it seems very clear that the women are rare in the decision making bodies. Many factors are responsible for this condition. Gender inequality is one of them. Women face unequal status in the society from the very beginning. Indian society is patriarchal where men are considered to be the head of the family and women pretend as weak and incapable of making smart decision, therefore it is hard to women to enter the decision making body with the existence of this kind of stereotype thoughts. In a patriarchal set up socio-cultural norms also emphasize women as a mother, daughter or house wife and restricted them to those role. It is belief that women are made for to take care of children and do kitchen works. There is also division of works between men and women, which mean home activities are belong to women and outside home activities are belong to men. Women are overburden with different household activities like cooking; take care of kids, washing and so on. These activities make women busy in the home and make difficult to engage in politics. The study conducted by Lunyolo, Ayodo, Tlkoko and Simatawa (2014), revealed that "women has to do house duties, gardening and washing up while men go out for further studies outside the family as women stay back to take charge of the family".

Women's home activities are unpaid, most of women are financially dependent on their father or husband. Very few women engage in paid job, according to census 2011, female work participation rate are 25.51 percent. Since women's are not financially strong, therefore they do not have sufficient money to campaign for office or to fight election. Where men are more endowed than women, hence they have a comparative advantage over women in politics. Tovar (2007) stated that, "Lack of economic resources is one of the biggest obstacle that prevent women from participating in politics in greater number. Making it easier for women to access economic resources, therefore, is key to expanding women's presence in the political realm".

Apart from this illiteracy, lack of sufficient training, corruption etc have been keeping women away from politics. In India, women's literacy rate is only 65.46 percent (census 2011). Most of women even do not know about their political rights, in some cases men tell women how to vote.

Way to improve political empowerment

Above discussion shows that women are still at the subordinate position and occupy low status in the society. Their involvement in politics and decision-making bodies has been marginal. Women's political involvement can be improved by some step: -

- **Education: -** Education provide awareness. Education and awareness can change stereotype thoughts which perceive women as week representatives. It can help women to break socio-cultural barriers and improve their status in the society. Education is important not only for improve the status of women in society but also for leadership position. Walters and Mason (1994)[16], in their study indicate that "Education influences the social mobility of women. Formal education such as provided at educational institutes created opportunities for leadership and imparted leadership essential skills."
- **Skill training and Finance:-** The majority of the world's poor are women. Women's dependency on their counterparts is one of the important reason of women's under representation. It can be minimal by providing them education and skill development trainings, so that they can engage themselves in a paid job or can run home based micro entrepreneurs. Some skill development programmes are running by Government of India such as: - Support to Training and Employment Programme for Women (STEP), Pradhan Mantri Kausal Vikas Yojana., National Skill Development

Mission, National Skill Development Corporation etc. Skill development training can help women to analyse and understand their roles and responsibility.

- Party support: - Political parties should come forward to increase women representatives. The absence of critical mass of women representatives has pushed women to the fringes in power sharing and has adverse impacts on their overall political status.
- Women's Reservation Bill which reserves 33% of seats for Indian women at the legislatures has to be passed soon in the Parliament.

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POLLUTION AND CLIMATE CHANGE: TWO SIDES OF THE SAME COIN

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Abstract

Air Pollutants are generally defined as aerial substances that have some adverse effects on all living organisms. Human species has altered the composition of the atmosphere both locally and globally and it is being changed at an alarming rate. We have burned millions of tonnes of coal and other fossil fuels and have smelted ores and in this process more and more waste is added to the atmosphere. Atmospheric air is polluted by gases of automobile exhausts, and emissions from industries, thermal power plants, etc. Nature and intensity of change in the environment depends on the sources and methods of producing energy, the quality of the material used, type of industry and its location and the scale of production. Global warming is caused by the pollutants released into the atmosphere. No pollution control programme can be succeeded until there is a great need to take adequate steps for population control. It is practically impossible to eliminate the greenhouse effect totally, its pace can be slowed down through effective measures. Reforestation and greater reliance on renewable sources of energy is the need of the hour. Institutional action is required to build a scientific consensus on physical, biological, and social aspects of atmospheric pollution issues. The need for public awareness and understanding is all the more important. Climate Change is already happening and represents one of the greatest environmental, social and economic threats facing the planet. Climate change and air pollution are closely interlinked, so by reducing air pollution we also protect the climate.

Key Words: - Atmosphere, Air Pollution, Global Warming, Reforestation, Climate Change, Fossil Fuels, Public awareness

Introduction

The relationship of environment to life was expressed by **Guru Nanak** (1469-1539) when he said, “Pawan (air) Guru, Pani Pita, Mata Dharti Muhat, Divis raat doi daii daia, Khele sagal jagat” (air is like God, water is father and earth is the mother. It is through the harmonious interaction of all these three vital ingredients, that the whole universe is being sustained).

It has been estimated that a man can live for 5 weeks without food, for 5 days without water, but for only 5 minutes without air. So much is the importance of fresh air to life in our sacred texts that water is compared to father and earth to mother, air has been equated with God.Normally the air is composed of 78.1 part Nitrogen, 20.93 part Oxygen and 0.03 part Carbon dioxide. The balance is made up of other gases which occur in traces. In addition to these gases air also contain water vapour, and suspended matter such as dust, bacteria, spores and debris. Pollution of air has resulted in sickness and deaths. More than 100 contaminants have been identified. The important ones are Carbon monoxide, Sulphur dioxide, Nitrogen dioxide, Ozone, Lead, etc. Air pollution is a growing menace to health throughout the world.

The U.S. Environmental Protection Agency (EPA) has pointed out that since the industrial revolution, which started around 1800, human activities have released large amounts of carbon dioxide (CO_2) due to fuel burning and other ‘greenhouse gases’ such as methane, nitrous oxide, and compounds of Sulphur, phosphorous, ozone into the atmosphere, changing the earth's climate. Atmospheric carbon dioxide levels have increased by over 40%, from 280 ppm in the 18th century to 414 ppm in 2020, and greenhouse gases level by over these 200 years. India had 170 million people in 1800, which has risen to 1.4 billion people today. And industrial revolution started only after India's independence 75 years ago. While it has helped in reduction of Poverty, it has also led to rise in atmospheric carbon dioxide and greenhouse gases.[1]

Rapid urbanisation, industrialisation, deforestation, destruction of wild life, atomic explosions, sophistication in modern living, geometric rise in population etc. have glorified man of his achievements and projected him as the most eminent creature on this planet. All these developments are accompanied by severe environmental degradation.

The modern human society is thus exerting tremendous pressure on earth's ecosystem and stretching it beyond carrying capacity. The alarming growth of human population is out to consume all the earth's natural resources rapidly and would die finally under the toxicity of their own creation 'the pollution monster'. A clean environment is essential to sustain the growing human population, and fulfil their needs and aspirations.

Sources and Causes

Vehicle Pollution is the major source of air pollution. China, U.S.A., Russia, Mexico and Japan are the world leaders in air pollution emission. Other pollution sources include chemical plants, Coal-fired Power plants, Oil refineries, Petrochemical plants, PVC factories, Plastic factories & other heavy industry, which spew out smoke harmful to man, animal and plants and that is why such polluting industries are being closed or asked to relocate away from urban areas. Burning of garbage dumps can be very irritating to human beings. Those staying close to garbage dumps, inhaling toxic fumes, are prone to health risks. Worsening air quality in the last two decades has emerged as one of the major reasons for high numbers of premature deaths. It is only with the advent of modern industrial economies in the 19th century that man has started devouring virgin raw materials to produce luxury consumer items with short life-spans due to ever-changing fashion. A study by the **Washington-based World Watch Institute** reveals that, "Industrial economics eventually excrete as a waste most of the raw materials they devour." This throw-away from industrialisation has terminated into the garbage crisis of today. Consumption apart, the darker side of this garbage crisis is the relentless extraction of our raw materials and their processing, which gives rise to environmental degradation.[2]

Sources of the air pollution problem come from several developments including untreated industrial waste, increasing auto exhaust emissions, growing population, expanding energy consumption, and weak government law enforcement policies. Most significantly, rapid industrialisation and urbanisation has resulted in the emergence of industrial centers in the city without corresponding growth in civic amenities and pollution control mechanisms. One of the major sources of air pollution is Sulphur dioxide emission. The major contributor to the Sulphur dioxide emission is the increased coal consumption in the industrial sectors. In fact air pollution is so serious that it has sounded environmental alarm bell over the world. The air pollution issue not only affects the city in terms of sustainable development, it also has important regional, economic, political and security consequences. The adverse impacts of air pollution are substantial and alarming. Air pollution damages public health, agriculture, tourism and economic activities in general, among other things.

Climate change is a grave threat faced by humankind. Changes in the environment-reportedly largely due to greenhouse gases released into the atmosphere by human activity-threaten to make earth uninhabitable for humans and other species. Today, man and nature seem to be struggling to survive each other. It was not always so. Earlier, people were close to nature. They studied natural phenomena minutely, and watched in awe the creation, change and destruction caused by forces of nature, and so they attributed divinity of nature. People in ancient societies were more in touch with spiritual truths. Consequently, spiritual values such as purity, peace and generosity found expression in their actions, and they were not beholden to material desires. Over time, material inclinations began to inform human actions, and that changed man's relationship with the natural world.[3]

Millions in India will breathe much more polluted air as farmers across northern India burn stubble to clear fields for the winter crops sowing season. It is both a health and an environmental hazard that repeats every year-one that a 2018 **Lancet study** found to be the number one reason for premature deaths in India. Cash payments-despite failed past attempts-remain a promising way to address this health emergency in the short run.[4] India's clean-up priorities need to shift gear urgently, covering both farm and city.

Effects

According to a **WHO** report, the effects of air pollution vary according to both the intensity and duration of exposure and also with the health status of the population exposed. Those at greater risk include the young and elderly, those already suffering from respiratory and cardiac disorders. Most air pollutants directly affect the respiratory and cardio-vascular systems. Nitrogen dioxide affects the respiratory system, irritates the eyes, nose and throat, and causes headache. Carbon monoxide displaces oxygen in the blood which in turn results cardio-vascular and neurological effects. Lead affects bone marrow, impairs liver and kidney function, cause neurological damage and limits mental development in children.[5]

According to **Dr. Nomeeta Gupta**, head of the department, paediatrics, Batra Hospital, New Delhi, "Pollution first affects the lungs. With the pollutants, a child inhales a lot of allergens as well, which results in healthy, pink lungs turning into smoky, black ones. The respiratory system gets affected and the child becomes more prone to developing asthma, bronchitis, cold, cough, sneezing, recurrent pneumonia and tuberculosis."

The deteriorating quality of air is finally taking its toll. And the grim effects of pollution are all pervasive-be it in big cities, small towns and even villages. What more, old disease are re-emerging and new ones are defying treatment. And the victims are children-even infants of two and three months.[6] Globally, about 7 million deaths each year are linked to air pollution, 600,000 of them children younger than 5 years.

A report of the **Lancet Commission** on pollution and health states that around 19 lakh people die prematurely every year from diseases caused by outdoor and indoor air pollution. A study by the **Indian Journal of Pediatrics** shows that the lungs of children who grow up in polluted environments like Delhi are 10% smaller compared to the lungs of children who grow up in the U.S. This is nothing short of a public health emergency.[7]

Some people are more sensitive than others to the effects of Particulate Matter. Sensitive groups include children and adults with asthma, bronchitis and respiratory infection. Children are especially vulnerable to exposure to PM and other air contaminants because they breathe more air per pound of body weight relative to adults.[8]

Nitrogen oxides produced by huge fires and fossil fuel combustion are a major component of air pollution. They are the primary ingredients in ground-level ozone, a pollutant harmful to human health and vegetation. Producing ozone smog, they help form the dirty brown clouds that often hang over major cities, they contribute to acid rain and they play a role in global climate change.

The risks from air pollution are greater than previously thought or understood, and reducing pollution is considered critical to improving the health of a population. Air pollution is the fourth highest risk factor for all deaths globally, and is by far the leading environmental factor for disease. Every year 4.3 million deaths occur due to indoor air pollution, and 3.7 million deaths are attributable to outdoor pollution. More than half of these deaths occur in just two countries, China and India.[9]

Ahead of this year's **United Nations Climate Change Conference (COP27)**, a major new report has said that the continued dependence on fossil fuels is compounding the health impacts of the multiple crises the world is facing-including the fallouts of the Covid-19 pandemic, the war in Ukraine, the cost of living leading to crisis of existence and climate change.

Dr. Martina Romanello, Executive Director of the Lancet Countdown at the University College London said, "Our report this year reveals we are at a critical juncture. We saw how climate change is driving severe health impacts all around the world, while the persistent global fossil fuel dependence compounds these health harms amidst multiple global crises, keeping households vulnerable to volatile fossil fuel markets, exposed to energy poverty, and dangerous levels of air pollution." Dr. Romanello is co-author of The 2022 report of the Lancet Countdown on health and climate change: health at the mercy of fossil fuels, "New findings presented in the seventh annual global report of the Lancet Countdown on Health and Climate change reveal that governments and companies continue to follow strategies that increasingly threaten the health and survival of all people alive today, and of future generations", an official release on the report said.[10]

Challenges

In 1928, **Mahatma Gandhi** said: "God forbid that India should ever take to industrialisation after the manner of the West. The economic imperialism of a single tiny island kingdom (England) is today keeping the world in chains. If an entire nation of 300 million took to similar economic exploitation, it would strip the world bare like locusts." The key phrase in this quotation is 'after the manner of the West.' Gandhi knew that the Indian masses had to be lifted out of poverty, that they needed decent education, dignified employment, safe and secure housing, freedom from want and from disease.[11]

According to a **World Bank** report, a few years ago, India suffered a cost of $ 550 billion, about 8.5% of GDP, due to air pollution. Many economists have pushed for an "environmental Kuznets curve", highlighting that the 'relationship between GDP per capita and the concentration of sulphur dioxide in the local air' is an inverted U curve. Such a relationship leads to the postulation that people from 'developing countries can't place a weight on natural environment' and should consider pollution as an acceptable side-effect of GDP growth. However, this inverted U curve is found primarily for local pollutants that lead to short-term damages (Sulphur, Particulates) and not for pollutants that lead to long term and dispersed costs (Carbon dioxide). In addition, the inverted U hides systemic consequences of emissions. We are long past treating natural capital as a luxury. In fact, it is a necessity.[12]
The situation demands more action in order to restore good air quality and clear visibility. The economic gain due to avoidable loss of human life is too huge to be ignored. Technical intervention through efficient cooking stoves can significantly improve the lives of rural women. Improved power situation, especially in cold days, together with better handling of municipal waste and trash, can also help in achieving better air quality in the cities. Securing clean air without compromising development, is achievable and sustainable. Environment protection is a challenge that has to be addressed more comprehensively.[13]

The air in our cities is heavily polluted and this too, is leading to increasing public health problems. The incidence of respiratory and ophthalmological problems in our urban population has been on the rise alarmingly. Even in our villages, the inefficient burning of bio-mass for meeting rural energy and cooking needs continues to cause both indoor and external air pollution again with serious health consequences, leave aside their climate change impact globally. The use of Carbon based fossil fuels such as coal, oil and gas is at the heart of our economic processes and hence the challenge we face both in dealing with different forms of environmental degradation and climate change. Unless we make a strategic shift from our current reliance on fossil fuels to progressively greater use of renewable and clean sources of energy, green growth will remain a chimera.[14]

On the issue of transitioning to an era of renewable energy, the decision to make the railway-India's largest public sector undertaking -net zero by 2030 is a signal. Other public sector undertakings at both national and regional levels must now start working towards net zero emissions as well.[15]

The challenge is to "decouple our political and democratic participation from the context of the nation state". This is, of course, the toughest challenge. Voters elect their leaders on their promise of delivering welfare exclusively to them, not to other regions. Yet, given the close integration and interdependence of the world. **Figueres** says, "We need to understand that the governments that we elect at local, regional and national levels are even more members of a global community of governments that need to coordinate actions amongst themselves so that we all can live better lives."[16]

We can prevent much of this from happening if we act now and act fast. Let us resolve to follow the three Rs of environmental awareness-reduce, reuse, recycle. The Indian policy makers need to realise that the more they wait, the more they will lose on economy with public health being a big casualty. India has the technology, the best minds, we hope with political willingness and resources, there will be a cleaner change. The greens have borrowed a phrase (Originally attributed to the ecologist Rene Dubos) that has become a slogan for the worldwide peace movement: "Think globally, act locally." By working primarily on the local level, greens are demonstrating the power of people to really change things and creating the grass-roots basis for a real change in consciousness.

Conclusion and Suggestions

Air pollution and climate change are closely related. We have an incredible opportunity to fight both with the same zeal. There is clear connection between poor air quality and climate change. Air pollutants and greenhouse gases are often emitted at the same time, and many air pollutants have direct or indirect climate effects. By reducing air pollution, we preserve and protect our planet. Climate change mitigation measures can help to reduce air pollution, and clean air measures can help to reduce greenhouse gas emissions, leading to reductions in global warming. In 2019, 40 countries and 70 cities signed a commitment at the United Nations' Climate Action Summit to reduce air pollution from sources that also drive climate change.

Industrial countries will eventually become ecological security risks, because they will not easily give up their current unsustainable lifestyles. In his essay "The economic possibilities for our grandchildren," **J.M. Keynes** said in 1930, "For at least another hundred years, we must pretend to everyone that fair is foul and foul is fear, for foul is useful and fair is not. Avarice, usury and precaution must be our goals for a little longer still. For only they can lead us out of the tunnel of economic necessity and into daylight." There has to be a healthy blend of environment, social, developmental and economic imperatives. Economic growth should not be at the expense of ecological assets. We should work in partnership with nature and conserve non-renewable resources and energy and reduce wastage. The guiding principle of economics has to be the meeting of needs, not greed. **Gandhiji** said, "The earth provides enough to satisfy every man's needs, but not everyman's greed."[17]

India is now the world's third largest carbon emitter, and will play a crucial role in getting the planet to a low-carbon trajectory. GOI has defined its national targets and established a clear framework for action. We must now build the industries that will help us shape a clean and green future.[18]

The Prime Minister **Narendra Modi** said, "Let us together dream of a strong, developed and inclusive India"-needs to be expanded to include ecological sustainability and harmony, not only between groups, states and countries, but also between humanity and nature.

The authorities need to understand that in addition to air pollution there are other direct benefits of reducing ownership or use of private motorised modes in urban areas. Reduction in vehicle ownership not only helps improve air quality, but also creates safer roads, and improves accessibility to public transport. Increase in walking, cycling and use of public transport also leads to greater physical activity, and needless to say, improved physical activity and cleaner air lead to larger public health benefits. Thus, it is important that measures aimed at reducing air pollution due to vehicles in urban areas are considered within the co-benefits framework.[19]

Due to high levels of pollution in the air, the National Green Tribunal (NGT) has been issuing directions to governments of Punjab, Haryana, Uttar Pradesh and Rajasthan to take concrete steps to check this menace. The governments have been issuing orders to fine those farmers found burning crop residue. But, until now, these orders have been largely defied by farmers who find no other alternative to burning. They hold the view that alternatives are costly. Zero tillage technology through the use of Happy Seeder machines or mixing of crop residue in the soil through mulching requires purchase of costly machines beyond their reach. The operation of these machines requires tractors with stronger horsepower than those possessed by most of the farmers.[20]

The gap between the thermal power and solar power has been narrowing. In 2018, renewable energy has reached 73 GW accounting for over 20%. The installed capacity of renewable energy in the country recorded 83.4 GW as on 31 October, 2019 while wind energy accounts for 37 GW and solar 31.7 Gw. Apart from increasing share in green energy and adopting latest technologies in fossil fuel-based plants, a host of measures are being undertaken to reduce India's carbon footprint; while coal and other fossil fuels will continue to play a major role in India's energy mix in the decades to come, it is committed to tackling climate change.[21]

In fact, the government may not even have the tools to 'solve' the problem of air pollution in our cities. It may take years of worse conditions before things get better, unless some transformational alternatives are seriously considered. You need not be a cynic or a pessimist to see why this is so. Air pollution science has an almost artless arithmetical logic, simple in its details.[22]

Green growth is efficient growth. Green growth is inclusive growth. Green growth is sustainable growth, ensuring that we never take from Nature beyond her capacity for regeneration. India is living on an ecological overdraft. It is time for us to balance our books reflecting our true assets and real liabilities. **Mahatma Gandhi** rightly said, "We may utilize the gifts of Nature just as we choose but in her books, the debits are always equal to the credits." According to **Thoreau**, "What is the use of a house, if you haven't got a tolerable planet to put it on ? "

As a result of the growing global pollution levels, forests are often referred to as the "lungs of the earth." This is particularly because deforestation and forest degradation account for nearly 20% of global greenhouse gas emissions, which forests would absorb if carefully managed.

If wastelands and scrub jungles around our villages and cities are restored, woods and forests can be brought closer to our neighbourhood, and as you wander through such forest grades, you are bound to be inspired and go into ecstasy and sing as the **Swedish Poet, Carl Gustav Boberg (1859-1940)** was likewise so inspired, as to compose the second most popular hymn, and I quote a part of this superb environmental hymn :

"When through the woods,
and forest glades I wander,
and hear the birds sing
sweetly in the trees………..
Then sings my soul, my
saviour God to thee,
How great thou art, how
great thou art."[23]

To conclude the problem it is apt to quote **Iso Upnishads (1500-600 BC)**

"The universe along with its creatures belonged to the Lord. No creature is superior to any other. Human beings should not be above nature. Let no one species encroach over the rights and privileges of other species."

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EMPLOYMENT GENERATION IN INDIA: RETROSPECTS AND PROSPECTS

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Abstract

Unemployment, according to the OECD (Organization for Economic Co-operation and Development), is people above a specified age [1] not being in paid employment or self-employment but currently available for work during the reference period.[2] The unemployment rate measures the share of workers in the labor force who do not currently have a job but are actively looking for work. People who have not looked for work in the past four weeks are not included in this measure.[3]

According to a report by the Monitoring Indian Economy (CMIE), the number of unemployed people in India stood at 53 million in December 2021. Of these, the number of women is 1.7 crore. Their number is more among the people sitting at home, who are unemployed even after continuously looking for jobs. The number of such youth in India is also increasing very fast who do not want to do jobs. The main reason for this is poor wages and bad working conditions. According to a World Bank report, only 38 people of India get employment. Globally, this figure is 58%, according to CMII, for the strength of India's economy, at least 60 percent of the population will have to be provided employment. Employment opportunities for women are also very less in India. They do not get social support.

In this research paper, the problem of increasing unemployment in India has been reviewed. In this research paper, those industries have been identified where better employment opportunities are available but they have not developed properly. Apart from this, a proper review has also been done in this research paper about the constraints related to India's infrastructure, and suggestions have been made to improve them. In this research paper it has been recognized that unemployment is a problem but unemployed youth are the biggest asset of the country. The productivity and progress of India's unemployed can be ensured through education, skill development, government cooperation, industrial environment and social support. Apart from giving priority to small industries, there is a need to pay more attention to the garment industry, tourism industry, and the world market. Indian products and services are in great demand in South East Asia, USA, Gulf countries and Europe. We need to train our youth accordingly in these markets. In an open economy, we now need to be more global and try to increase our participation in the world market.

Keywords: India, Unemployment, Skilled unemployed, quality of work& productivity, unorganized sector, CMIE, women unemployment, skill development and training, export oriented units, South-East Asia, Europe, Garment industry, Tourism, Indo-Chinese relations, Russia-Ukraine war, rural unemployment.

1. Current status of unemployment in India

Unemployment in India is gradually taking a shape of epidemic. As of October 2, 2022, the country's jobless rate stands at 6.5% -- urban at 7.7% and rural at 6%. The unemployment rate is the highest in Rajasthan at 23.8%, followed

[1] https://data.oecd.org/emp/employment-rate-by-age-group.htm
[2] https://stats.oecd.org/glossary/detail.asp?ID=2791
[3] https://www.epi.org/newsroom/useful_definitions/

by J&K at 23.2%, Haryana at 22.9%, Tripura at 17%, Jharkhand at 12.2% and Bihar at 11.45%. The fall in the unemployment rate follows after around 8 million jobs were added in September 2022. The lowest unemployment rate among the states was recorded in Chhattisgarh at 0.1% in September, followed by Assam at 0.4%, Uttarakhand at 0.5%, Madhya Pradesh at 0.9%, and Gujarat at 1.6%.(Table 2)

Table 1: Unemployment Rate11 Oct 2022

Unemployment Rate 11 Oct 2022*	
India	7.0%
Urban	7.6%
Rural	6.7%
*30 day moving average	

Source- CME

Table-2: State wise unemployment rate in India

Unemployment Rate (%)	
States (India)	Sep 2022
Andhra Pradesh	4.8
Assam	0.4
Bihar	11.4
Chhattisgarh	0.1
Delhi	9.6
Goa	10.9
Gujarat	1.6
Haryana	22.9
Himachal Pradesh	9.2
Jammu & Kashmir	23.2
Jharkhand	12.2
Karnataka	3.8
Kerala	6.4
Madhya Pradesh	0.9
Maharashtra	4.0
Meghalaya	2.3
Odisha	2.9
Puducherry	7.3
Punjab	7.0
Rajasthan	23.8
Tamil Nadu	4.1
Telangana	8.3
Tripura	17.0
Uttar Pradesh	4.0
Uttarakhand	0.5
West Bengal	3.3
Monthly time series	

Source: CME

India's labour force grew by 4 million to 430 million in August 2022, reflecting an increase in the demand for employment. The additional demand came from labour. "The additional demand has come from labour that was earlier on the periphery of the labour markets. These migrated into the labour market and were actively looking for employment in August," CMIE CEO Mahesh Vyas had said in an article 'Employment fell in August 2022'.[4] According to the labour ministry's 4th quarterly employment survey (January-March, 2022) report released on September 27, 2022, employment is showing an increasing trend in the selected sectors of the economy. The survey shows the estimated employment increased from 3.14 crore in the third quarter to 3.18 crore in the 4th quarter. The manufacturing sector accounted for the largest percentage (38.5%) of the total number of workers, followed by the education sector with 21.7%, the IT/BPO sector with 12% and the health sector with 10.6%.Female workers' participation reported a marginal increase from 31.6% in the third quarter to 31.8% in the 4th quarter report of 2021-22.[5] However, female workers constituted about 52% of the workforce in the health sector, and the corresponding percentages in education, financial services and IT/BPO sector stood at 44%, 41% and 36%, respectively. Women far outnumber men among self-employed persons in financial services as per per Centre for Monitoring Indian Economy (CMIE) data.[6] While this is an improvement from the near 12% unemployment during the peak of the second Covid-19 wave in February 2021, only 40% of Indians were employed or looking for work, compared to about 60% in other countries.[7] India has very low labour force participation in India. The 40% number is low by international standards. A serious issue is growing unemployment among educated and skilled labour force.

In any country where human resource is without productive quality work and good income, economic condition of the country is jaundiced. Recent studies show that a round 26% of Indian males between the ages of 20 and 30 years, with at least 10 years of education, were not working, while the figure is 2% for those aged above 30. Data also show that there are millions of jobs in India's informal services and contract labour sector, but less than 5% of the workforce is formally skilled, compared to 75% in Germany and 96% in South Korea. Moreover, India now has one of the lowest female workforce participation rates in the world, which has declined from about 35% in 2005 to 21% today, while the world average is 50%. Many jobs that returned with the post-Covid-19 economic recovery went back to male workers, while female workers continue to lose out. India has the lowest female labour force participation ratio among the top 20 economies, much lower than Bangladesh and even lower than Saudi Arabia.[8]

85% are informal jobs in India mainly in agriculture sector with very poor job and social security.

The great bulk of jobs in India's labour market are informal. Formal jobs account for well under 15% of the total employment in the country; over 85% are informal jobs this includes agriculture, but also big sectors like retail. It's small, owner-managed shops with two or three assistants, it's someone making tea on the roadside, a fruit vendor with a handcart, a security guard. These are the types of jobs that make up the hundreds of millions of jobs in India. That's where the struggle comes from, the fact that we have low labour force participation, particularly low female labour force participation, and a highly skewed labour market where the bulk of jobs are informal. We have 120 million people employed in agriculture, but we don't need that. We need less people employed in agriculture sector.

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[4] https://www.business-standard.com/article/opinion/employment-fell-in-august-2022-122091200643_1.html

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Productivity per head is a big issue in Indian agriculture sector.

During the pandemic period, millions of workers migrated to their villages from the cities. Many of them lost their jobs when the returned after the pandemic. As a result millions of workers remained in villages and put more pressure on agriculture sector. It is estimate is that the reverse migration of 10 million workers subtracted about 0.5% from India's GDP.

Opportunities in agro sector

But there is an opportunity as well. If these millions of workers remain in rural sector and start different types of agriculture based productive works, rural sector might be strengthened. Now these day infrastructure of Indian villages (Road, Electricity, communication etc) are improved a lot. Without harnessing rural employment opportunities, GDP of the country will not be accelerated. We need to understand that employment is important but more important is 'employment in productive work.' . Take a job as a security guard in a city, for instance. How do we grow productivity in a security guard's job? It's very difficult. In manufacturing or agriculture sector, we know how to grow productivity.

We Productivity mean, thematically, as well as empirically is Output per person. Typically, you measure output in value terms. Unlike agriculture of it's difficult to do this in unit terms in, say, the output of a service occupation, like a waterman. We can count number of clothes washed, but how do we add Clothes washed to textiles produced in a factory? We can't, so we add them in terms of value. For most practical purposes, the metric of value-added per person is a pretty powerful productivity metric. At the level of a country, value-added per person is nothing other than GDP per capita, which says how rich a country actually is.

How does a country like India with a large workforce and population move towards greater productivity without putting lots of people out of work?

Challenges-Moving from low productivity occupation to high productivity occupation

Our one of the biggest challenges is moving people from low productivity occupations to high productivity occupations. The classic move is someone who works in agriculture moving into modern food processing business where the jump in your value addition in India will gallop many folds

As our prime minister has suggested many times- manufacturing sector is the key for employment generation and GDP growth. But question is how to create millions of good quality manufacturing jobs. In India, manufacturing as a share of GDP has been around 15% for the last 30 years. [9]The current and previous governments had goals of raising that share to 25%, but though it goes up or down by a percentage point or two, it stays around 15%. So then, how to create growth in employment in manufacturing? For various reasons, we have more skill- and capital-intensive manufacturing than most countries at our level of wealth. We have a per capita GDP that is quite similar to Vietnam and Bangladesh, for example. But in Bangladesh and Vietnam, manufacturing has a much higher share of GDP than for India, and manufacturing employment has a much higher share in total employment there than for us. The reason is they have tended to specialize in labor-intensive manufacturing, in [sectors] like garments, footwear and food processing. These are the labor-intensive sectors that have really been the source of industrialization and economic growth for countries ever since Britain went through its first industrial revolution 250 years ago. It started with textiles and garments and moved from there, and this has been true for every country that has industrialized since. That's something that we have tended to wrestle with. Since after the independence we chose more capital-intensive industry, to invest in steel plants and capital goods, and neglect those consumer goods that are much more labor-intensive. We almost sneer at that sort of low tech consumer goods manufacturing. But that low tech stuff puts millions of people to work. It's highly productive for us as a country, if we can employ people by the millions in making

9 https://niti.gov.in/planningcommission.gov.in/docs/aboutus/committee/strgrp12/str_manu0304.pdf

garments, footwear, rubber products, or processing food, then exporting those products around the world. It's an opportunity that still exists for us.The regulations that govern, for instance, the size of firms which can manufacture garments or footwear are no longer as restrictive as earlier.

Skilled Workers are the biggest asset of the country

Indian manufacturers see large numbers of labor as a problem. This is a foolish thinking that is a legacy of decades of policy. Unemployed youth is the biggest capital of our country. If we do not use them in productive works, then it is a mess of our policies.

Our neighboring Bangladesh textile industry has made amazing progress. Bangladesh has made a good reputation in the international market. Ten years ago, the working conditions in the textile industry in Bangladesh were much worse than they are today. They have improved a lot. Even though labor laws have not changed that much. This is because buyers in international markets pressurize their suppliers in Bangladesh to improve working conditions. So, people have option to get better job. Working in an apparel company is a more lucrative job than working as a security guard for a low salary, which does not increase from year to year.

Opportunities in Service sector

Apart from manufacturing, we can do a lot in the service sector as well. Raghuram Rajan, [former RBI governor] said about a few months ago that India has missed out on manufacturing exports but right now there is opportunity in service exports which we can still tap. He is right. For example, tourism has a huge opportunity to provide good quality jobs.

Given what we have to offer in terms of tourist attractions, the number of foreign tourists every year is very small for a country of our size. We attract a third more tourists than Thailand. We can attract many more tourists and employ millions of people to work in good quality jobs related to tourism industry. This is a service opportunity. This is a different kind of export. You are exporting your services to foreign tourists by coming to the country and spending our money. It really is a great way to export more.

In view of unemployment, two topics are very important. /skills/ and how the workforce should prepare themselves for better opportunities. For this, the central, state government, and private sector, all three will have to take responsibility.

How to skill over 500 million people?

A very small proportion of our workforce, around 4%, is formally skilled. About 15 years back when we set up the National Skill Development Corporation, we had set a very good goal for ourselves. Its aim was to skill 500 million people. After some time this target has increased from 500 million to 200 million and now 10 million. Whom should we skill? And what skills should we impart? These are very important questions. The only profession where we have created maximum number of jobs is in the construction sector. More jobs have been created in construction than in any other sector over the past 30 years. And the opportunity is huge. And, to take advantage of this, we have to develop suitable skills.

The National Skill Development Corporation was set up as an independent body where the government would have a share, industry associations would have a share and it would be run in an independent, professional manner. It started that way, but has staggered somewhere along the way. It needs to go back to its original objective of running and operating professionally as an independent corporation with lots of industry input and oversight.

All skill councils are chaired by industry people, so this is something we felt was right. Skills need to be extended to the services themselves in a more focused manner.

Primary and Secondary Education and CSR

The second major objective on the policy side is to have primary and secondary education. The new National Education Policy has the right objective for schools, focusing on the outcomes of the second standard as one of the major objectives of school education. If we don't get every student to a level of 'second grade' where they can read and do basic arithmetic, if they are still struggling to acquire those basic skills, they should be given access to more advanced education. Will not get benefit. We must put a lot of resources into the outcome of that 'second standard'. The central government should encourage the state governments for this. We should monitor the performance of the state government to improve the school results.

Industry already spends about 35% of its corporate social responsibility (CSR) funds on education, but we need to focus that CSR spending on these primary education outcomes. In the book, I estimate that if Confederation of Indian Industry members alone were to work with around 30,000 schools in the country as part of our CSR, and if we simply focused on that single outcome of 'second standard' skills, we could improve skills for around 1.5 million children a year. That's not a small number. That's 15% of all children going through the school system. It could potentially have a very transformative impact over the years.

On the demand side, who should be really driving job creation? Should it be entrepreneurs, large firms, and small firms? You've said earlier that the natural tendency is for people to gravitate towards small enterprises, informal conditions.

Right kind of policy environment

The government's role should be to ensure that those sectors which are employment-intensive, like garments and food processing, can thrive through creating the right kind of policy environment. Ensure that labour laws support the employment of people by the thousands. After that, leave it to companies to get on with creating those jobs.

We need to create many more jobs in large industries, including large service industries, but also many more jobs in small industries, both in services and in manufacturing.

We're presently seeing a big shift in geopolitics, in the India-China equation and Ukraine-Russia situation, and how this is directly affecting not just oil prices, but also causing firms to relook at supply chains and think about a world where there's greater self-sufficiency. India has seen import tariffs rise for the first time in decades. How does this stack up in the world we are heading towards? We need to think about the impact of these issues on our job market. According to UN, the world is heading towards dangerous economic slow-down in coming months. We must be prepared for this.

Tariffs & Import duty

The world has been moving in a more protectionist direction we've increased tariffs on over 3,000 items, over half of our imports, in these last five years. If we were actually to reduce tariffs in a very scheduled, clear, transparent way, saying that if we're at 20% today, next year we'll be at 15%, the year after 10%, the year after at 5% and the year after that zero, then firms will ensure that they do [what it takes] to be competitive without tariffs in the long run. This helps domestic consumers because costs come down.

Export- US, Europe and Southeast Asia

The United States and Europe are the world's largest market. Whatever the US does, I don't see a future where it's going to go back to making its own shirts, trousers and underwear, and so on. Maybe they'll stop importing all of that from China. So there's a bigger opportunity for us in these labor-intensive sectors and in more skill-based sectors as well as in export markets even now.

Southeast Asia is an emerging market. We need to be thousands of firms to harness overseas markets like Southeast Asia. What Indian firms need- branding, a local presence, local engineering, or a local subsidiary, to build that kind of an international outlook. Remember that India accounts for about 1.6% of total exports worldwide. It's a very small share. China's share is around 15%. If you're at 15%, to grow to 20% is tough. To go from 1.6% to 3% is much less tough, and that means that you've doubled your exports. So it's a big opportunity that we have.

Your book articulates quite well the problems of the lack of jobs and the fact that we don't have enough high-quality jobs, that many jobs are informal and offer no security. Are we cognizant of this problem at a broad policy level? If not, what should we be doing?

Indian central as well state governments are cognizant of the problem. During the election time governments and political parties promise so many jobs but never deliver on those promises. Unfortunately, those arguments tend to be almost entirely political. Unemployment is a very big issue. During the political debates we need a data-based approach to debating vital issues of public policy like job creation and skill development. We can have a discussion about services jobs, manufacturing jobs, so that we can arrive at the right answers. These are the big questions that we need to ask ourselves and debate.

Conclusion

Unemployment is taking the form of a menace in India. Not getting a suitable job for the educated workers of India can be a sign of a dangerous future. In India, employment is available in the unorganized sector for uneducated and unskilled workers, but a deep problem has arisen for the educated and skilled workers. Most of the workers who had returned to their villages during the Covid pandemic did not get jobs again. They are doing agriculture work by staying in the villages. Similarly, of the many companies that were closed during the Covid pandemic, about 25% of them did not reopen.

Most of the employment in India is in the unorganized sector. But here the working conditions, social security and salary are very unsatisfactory. The worker wants to start his own business after working in the unorganized sector for a few months, but he is not able to survive in front of big companies and online sellers. As a result here also loses his deposits. This is a major reason why, for many self-business in India is a risky adventure. All governments promise to increase employment but ultimately focus on ‘free food grains’ and ‘populist slogans’.The biggest strength of India is the huge human resource. But, the per capita production in our country is still very low. Take for example, the agriculture sector where per capita production is very low. We have still failed to develop the agriculture based industry in the rural sector. Food processing units, agro product based industries are very lacking in rural areas. These industries might be huge employment generators. Garments are in high demand in the world market. Small countries like Bangladesh have become global center of garment industry taking edge of its skilled workers. But India lags far behind Bangladesh in manufacturing and export of readymade garments. Similarly, countries like Thailand receive 26 times more tourists than India every year. There is amazing potential for tourism industry in our country but we never took this industry seriously.

Efforts are being made to make India a manufacturing hub for a long time, but due to the lack of skilled labor and the dominance of countries like China in the world market, we are not getting success. But times are changing. Due to the increasing hostility between China and America, India can become the manufacturing hub of big companies around the world. But for this it is necessary that we give them legal concession, healthy industrial environment and operating ease. We need to bring a change in the standard of primary education in our country. India's industrial sector spends 33% of its CSR expenditure on education. It is the responsibility of the state government to control these expenditures and ensure that these expenditures are improving the quality of education. The challenge before us is how we provide employment opportunities to 500 million unemployed. Huge industries cannot provide employment to such a large population. We have to make a policy focused on small and cottage industries and give suitable training and other facilities to more and more unemployed. Industrial training and development of soft skill development in them is very important. Now the time has come to turn our business and industry towards the world market. Indian products are in great demand in South East Asia, Europe and Gulf countries. Therefore, we have to make our industry according to the world standard and give it international expansion.

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PERFORMANCE EVALUATION OF SELECTED PUBLIC SECTOR OIL AND GAS COMPANIES IN INDIA

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Abstract:

Performance evaluation can be done through applying various performance indicators namely profitability, liquidity, ROI, internal resource generation, contribution to central exchequer, value addition, employment generation, and foreign exchange earnings, etc. In this paper an attempt has been made to appraise and evaluate the performance of selected public sector oil and gas companies in India through internal resource generation, contribution to central exchequer and value addition with the help of relevant data collected from published annual reports. The article concludes that ONGC has the greater amounts of value addition in the forms of remuneration paid to employees, remuneration paid to capital providers, govt. taxes and amounts retained for its maintenance and growth and OIL has lesser amounts of those as compared to others in the industry.

Key Words: Performance Evaluation, Internal Resource Generation, Contribution to central exchequer and Value Addition.

Introduction:

It has been the long standing practice to analyze the performance of business enterprises based on financial measures. But a change has emerged where the researchers and social scientists have vehemently opposed the practice of concentrating on financial parameters only for performance evalution and they have recommended for the use of other relevant aspects side by side. This new evaluation ideology is appropriate for enterprises like Public Sector Enterprises (PSEs) which have not been established for profit motive. Therefore, in order to examine the performance of an enterprise especially in case of PSEs in India, both financial and social performance measures have been considered because the PSEs in India have been set up primarily with the public money for the noble mission to alleviate poverty, to reduce inequility of income and wealth distribution, to lessen the regional disparaties and backwordness as well as to accelerate the pace of industrial development of India. In this paper an attempt has been made to evaluate the performance of the selected public sector oil and gas companies in India through different performance measuring parameters like internal resources generation, contribution to central exchequer and value addition.

Literature Review:

There are so many studies have been conducted throughout the globe regarding the evaluation of financial performance of PSEs in India and especially the Public Sector Oil and Gas Companies in India, some important and valuable research studies are shown in the following paragraphs:

Chakraborty (2006) made a comparative study on the financial performance of selected public sector petroleum companies in India during the post liberalization period. The selected four companies were Bharat Petroleum Corporation Ltd. (BPCL), Hindustan Petroleum Corporation Ltd. (HPCL), Indian Oil Corporation Ltd. (IOCL) and Oil India Ltd. (OIL). For making a comparative study of financial performances of four selected companies, he had mainly used the technique of ratio analysis, which is regarded as the time tested method of appraising the financial performance of corporate enterprises. The study has been able to bring out some path-breaking findings which can go a long way in improving the performance of public sector companies in general and petroleum companies in particular.

Nandi (2010) made an attempt to analyze the performance of public sector enterprises for the study period from 1999-2000 to 2007-08 by employing different performance measurement parameters like profitability, contribution to central exchequer, internal resource generation, value addition, employment generation, etc. The analytical study of the performance of CPSEs in India exhibited continuous increasing trends in profitability, internal resource generation, contribution to central exchequer, value addition, and foreign exchange earnings while an overall decreasing trend was found in the generation of employment. **Pirog (2005)** interested to analyze the recent performance of oil industry. High prices of crude oil in 2004 and into 2005 have reduced consumers' purchasing power and raised costs for businesses while providing billions of dollars to the oil industry and oil exporting countries. Key factors in these markets included tight refining capacity and low inventory levels. Mergers, acquisitions and asset sales may also have changed the relative profit positions of many firms in the industry. In addition, the major oil companies are investigating in a variety of energy related products, although not necessarily oil including liquefied natural gas and gas to liquid technologies.

Wolf and Pollitt (2016) used to study the impact on firm's performance for privatizing national oil companies. Over the seven-year period around the initial privatization offering, return on sales increases by 3.6 percentage points, total output by 40%, capital expenditure by 47%, and employment intensity drops by 35%. Details of residual government ownership, control transfer, and size and timing of follow-on offerings provide limited incremental explanatory power for firm performance, except for employment intensity. Based on these results partial privatization in the oil sector might be seen to capture a significant part of the performance improvement associated with private capital markets without the selling government having to cede majority control.

Gupta (2005) made an attempt to analyze the financial performance by using traditional measures like cost, revenue, profit and ROI being financial and tangible in nature and non-financial measures of Castrol India Ltd. This also added a dimension of the impact of control system on the culture of an organization. With the change in the dynamics of value diverges of modern knowledge-driven economy, the role of soft and non-financial measures of performance has significantly increased.

Dhanalakshmi Bank Ltd. **(2010**) examined the financial performance of the crude oil and natural gas sector (only upstream companies) in India with special reference to the company ONGC- the largest oil exploration company in India. Lower prices of petroleum products including regulated ones like petrol and diesel as well as non-regulated ones pulled down overall sales by 4.4 % in the financial year 2010. Also 2009-10 was a slow year for overall demand, with demands for petro-products picking up pace from the December 2009 quarter. Crude oil prices recorded a year over year rise from the December 2009 quarters onwards, resulting in a 3.1 % fall in raw materials costs. The industry registered an 8.1% growth in employee cost. A fall in interest charges and other expenses, together with lower raw materials expenses, enabled it to record a 29.1% rise in net profit.

Sarkar & Nandi (2010) made an attempt to evaluate and critically explain the corporate social performance of the selected four core public sectors namely steel, power, coal & lignite and petroleum sectors in India. The social activities of the public sectors have been categorized under different groups like internal resource generation, contribution to central exchequer, value additions, foreign exchange earnings, employment generation, etc., with the help of relevant data for the study period from 1999-2000 to 2007-08. The empirical study showed that out of the four selected sectors under study, the petroleum sector has performed the best in terms of the average amount as well as percentage of total of internal resource generated, contribution to central exchequer, amount of value additions, and the amount of foreign exchange earnings, whereas the coal and lignite sector occupied the best position in terms of generation of employment. The overall performance(based on all the selected social activities under study) of the four selected public sectors as compared to CPSEs as a whole in India is quite encouraging during the study period.

Sarkar (2012) studied the impact of total cost management on financial performance of selected public sector oil and gas companies in India during the study period from 2000-01 to 2009-10. The study of rank correlation analysis reveals that there is a high degree of positive association between CATA and ROCE for ONGC during the selected study period. Out of the six selected companies, liquidity management of ONGC has a significant influence on its overall profitability but liquidity management of other companies has no significant contribution towards the overall profitability during the period under study. Out of the six selected companies, SACTC of OIL has significant contribution towards its overall financial performance both at 1% and 5% significance levels and SACTC of BPCL has significant contribution towards its overall financial performance at 5% level of significance during the given study period.

Objective of the Study:

The main objective of the present study is to evaluate the financial as well as socio-economic performances of the selected public sector oil and gas companies in India through employing different performance measuring parameters like internal resource generation, contribution to central exchequer and value additions with the help of relevant data for the study period from 2010-11 to 2020-21. A comparative analysis has been done to arrive at the decision whether the concerned companies are performing well or not to generate value for the well being of the general health of the entire industry, CPSEs as a whole and widely of our country at the present environment of frequent pricing hike of oil and gas products in the international market.

Data Base and Methodology of the Study:

To evaluate the performance of oil and gas sector in India six giant companies are selected operating as PSEs in India, viz., Oil and Natural Gas Corporation of India (ONGC), Indian Oil Corporation Limited (IOCL), Oil India Limited (OIL), Bharat Petroleum Corporation Limited (BPCL), Hindustan Petroleum Corporation Limited (HPCL) and Gas Authority of India Limited (GAIL). This research work is mainly based on secondary sources of information. The required data have been collected from the published annual reports of the selected companies in India and information published in Public Sector Enterprise Survey; Government of India over the period of eleven years from 2010-11 to 20201-21. Various reputed books on finance, journals, Government Reports, e-journals from UGC-Inflibnet centre, etc. have been used for conducting the research work. For collecting relevant data internet surfing has also been made for obtaining the requisite and latest information. For analysis and interpretation of data simple mathematical tools like percentage, averages, various conventional ratios have been used for measuring the financial as well as socio-economic performance.

Performance Analysis through Internal Resources Generation of the selected Public Sector Oil and Gas Companies in India:

An economy can become a self-sustaining economy if it is in a position to generate internal resources and utilize the same for the furtherance of its developmental activities. The internal resources generated by the PSEs in India are the aggregate of the amounts of depreciation written-off, deferred revenue expenditure written-off and retained profit. It is thus very important to evaluate the performance of CPSEs in India on the basis of their capacity to raise fund through internal resource generation. Attempt has been undertaken to analyze each selected public sector oil and gas company and the CPSEs as a whole.

Table-1: Internal Resources Generation by CPSEs as a whole and selected Public Sector Oil and Gas Companies in India during the study period from 2010-11 to 2020-21.

(Rs. in Crore)

Year/ Company	CPSEs as a whole (a)	ONGC (b)	IOCL (c)	OIL (d)	BPCL (e)	HPCL (f)	GAIL (g)	Total of the selected CPSEs- h)=(b)+(c)+(d)+(e)+(f)+(g)	Percent of IRG as a whole (i)=(h)/(a)*100
2010-11	37811	1590.53	3375.00	379.72	1273.41	1182.18	1374.94	9175.78	24.27
2011-12	52544	5222.62	3555.84	434.63	1004.04	969.24	1418.39	12604.76	23.99
2012-13	54273	7143.33	5735.31	696.08	1377.97	1433.48	1690.67	18076.84	33.31
2013-14	75413	6376.16	6554.54	744.92	1721.16	1764.35	1857.87	19019.00	25.22
2014-15	83863	8354.03	5315.53	805.38	1209.03	1451.95	2225.47	19361.39	23.09
2015-16	85587	10175.3	5393.03	1266.	967.35	996.00	2026.69	19361.39	22.62
2016-17	96202	10820.9	6701.02	1162.7	2159.52	1679.60	2115.98	20824.47	21.65
2017-18	99822	11929.6	9372.47	1307.2	2505.20	2020.57	2335.17	24639.71	24.68
2018-19	110804	11333	5564.15	1676.9	1823.52	1360.10	2504.94	29470.17	26.60
2019-20	108382	11770.7	10660.6	2031.5	2387.49	2094.65	2755.48	24262.76	22.39
2020-21	119767	13542.5	9702.56	4313.2	2901.05	2811.81	6191.35	31700.41	26.47
Average	86180	9529.60	7176.47	1660.0	1800.97	1605.92	2745.04	24518.01	28.45

Source: Compiled and computed from published annual reports of the companies under study and Public Sector Enterprise Survey, Government of India

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From Table-1 it can be said that the percentage of internal resources generated by the selected public sector oil and gas companies in India with reference to CPSEs as a whole was 24.27 per cent in the financial year (F.Y.) 2010-11 and gradually it increased to 35.98 per cent in the F.Y. 2020-21 which was the highest. It is also to be stated that on an average the six selected public sector oil and gas companies share 28.45 per cent of the total internal resources generated by CPSEs as a whole in India.

The above table also gives an overview that ONGC has generated the highest amount of internal resources in each of the years under study. On an average ONGC has generated Rs. 9529.60 crores of internal resources which is the highest as compared to the other selected companies during the study period. The next highest resource generation has been made by IOCL with an average of Rs.7176.47 crores. The average internal resources generated by BPCL and OIL are Rs. 1800.97 and 1660.02 crores respectively during the given study period. But HPCL has generated the lowest internal resources of Rs. 1605.92 crores. So, by observing the performance of oil and gas companies it can be said that the internal resources generated by ONGC and IOCL are encouraging as compared to other companies under study.

Table-1 reveals that ONGC, on an average, has the highest amount of generation of internal resources (i.e. Rs. 9529.60 crore) in the forms of depreciation, deferred revenue expenditure and retained profit as compared to other companies under study and HPCL, on an average, has the least amount of generation of internal resources (i.e. Rs. 1605.92 crore) as compared to other companies under study. Here, the highest amounts of generation of internal resources are Rs. 16096.53 crore for ONGC in 2020-21, Rs. 14187.52 crore for IOCL in 2020-21, Rs. 5101.86 crore for OIL in 2020-21, Rs. 2901.5 crore for BPCL in 2019-20, Rs. 2811.81 crore for HPCL in 2019-20 and Rs. 6443.58 crore for GAIL in 2020-21 respectively and the peak rates of annual growth are 228.36 % for ONGC in 2011-12, 189.01 % for IOCL in 2019-20, 112.35 % for OIL in 2020-21, 123.68 % for BPCL in 2016-17, 68.57 % for HPCL in 2016-17 and 124.71 % for GAIL in 2020-21 during the study period. The peak rate of annual growth is highest in case of ONGC and lowest in case of HPCL as compared to other companies under study.

Performance Evolution through Contribution to the **Central Exchequer** by the selected Public Sector Oil and Gas Companies in India: As a part of performing social responsibilities, the PSEs have been making substantial contributions to the central exchequer in the forms of corporate taxes, excise duty and dividend and interest etc. to mobilize fund for financing the needs of the planned economic development of India.

Table-2: Analysis of Total Contribution to the Central Exchequer by the CPSEs as a whole and selected Public Sector Oil and Gas Companies in India during the study period from 2010-11 to 2020-21. (Rs. in Crore)

Year/Company	CPSEs as a whole(a)	ONGC (b)	IOCL(c)	OIL(d)	BPCL(e)	HPCL(f)	GAIL(g)	Total Contribution to the Central Exchequer (h)=(b)+(c)+(d)+(e)+(f)+(g)	Percent of CCE as a whole (i)=(h)/(a)*100
2010-11	610380	6163.94	14329.89	2658.72	42431.2	45598.7	10787	121969.5	19.98
2011-12	627530	5656.50	17145.81	2799.02	36287.5	40734.4	11383.1	114006.3	18.17
2012-13	818670	10586.62	20329.91	4377.6	44578.2	50359.1	12971.7	143203.1	17.49
2013-14	890360	8243.09	22221.66	4770.86	49332.6	53340.9	13594.3	151503.4	17.02
2014-15	1105990	13062.12	17701.42	5762.56	58635.9	61363.6	15302	171827.6	15.54
2015-16	1254560	13150.82	22789.68	8691.99	75870.3	71429.7	16338.9	208271.4	16.60
2016-17	1487900	14713.74	27747.71	8328.19	98591	91108.3	17437.7	257926.6	17.33
2017-18	1659940	14814.96	28912.15	9235.36	111915	105841	20182.2	290900.7	17.52
2018-19	1476700	14693.04	28990.01	11141.9	136978	127863	26258.7	345924.7	23.43
2019-20	1554150	14411.80	31165.41	14030.8	124412	110666	28391.8	323077.8	20.79
2020-21	1567510	16536.16	32448.98	17249.7	157385	140656	42231.6	406507.4	25.93
Average	1221808.3	11941.03	24574.56	9391.68	96155.23	90193.64	22099.74	254355.2	20.82

Source: Compiled and computed from published annual reports of the companies under study and Public Sector Enterprise Survey, Govt. of India.

Table-2 highlights that the percentage of contribution to central exchequer by the selected public sector oil and gas companies in India with reference to CPSEs as a whole was 19.98 per cent in the financial year (F.Y.) 2010-11 and gradually it increased to 32.16 per cent in the F.Y. 2020-21 and which was the highest rate of amount contributed to the central exchequer. It is to be stated that on an average the six selected public sector oil and gas companies share 20.82 per cent of the total amount of contribution to the central exchequer by the CPSEs as a whole.

BPCL, on an average, has generated Rs. 96155.23 crores of amount contributed to the central exchequer which is the highest as compared to the other selected companies during the study period. The next highest contribution to central exchequer has been made by HPCL with an average of 90193.64 crores during the study period. The average amount of contribution made to the central exchequer by IOCL and GAIL are Rs. 24574.56 and 22099.74 crores respectively during the study period. But OIL has generated the lowest internal resources of Rs. 9391.68 crores. So, by observing the performance of public sector oil and gas companies in India it can be said that the amounts contributed to the central exchequer by BPCL and HPCL have been encouraging as compared to the selected public sector oil and gas sector companies in India.

Table-2 also reveals that BPCL, on an average, has contributed highest amount (i.e. Rupees 96155.23 crore) to central exchequer in the forms of corporate tax, excise duty and dividend & interest etc. and OIL, on an average, has contributed least amount (i.e. Rupees 9391.68 crore) to central exchequer as compared to other companies under study during the study period from 2010-11 to 2020-21. Here, the highest amounts of contribution are Rs. 16536.16 crore for ONGC in 2020-21, Rs. 32448.98 crore for IOCL in 2020-21, Rs. 23653.4 crore for OIL in 2020-21, Rs. 217446.29 crore for BPCL in 2020-21, Rs. 183363 crore for HPCL in 2020-21 and Rs. 50317.9 crore for GAIL in 2020-21 respectively and the peak rates of annual growth are 87.16% for ONGC in 2012-13, 28.75 % for IOCL in 2015-16, 56.40 % for OIL in 2012-13, 38.16 % for BPCL in 2020-21, 30.36 % for HPCL in 2020-21 and 48.75 % for GAIL in 2019-20 during the study period. The peak rate of annual growth is highest in case of ONGC and lowest in case of IOCL as compared to other companies under study.

Performance Analysis through Value Additions (VA) by the selected Public Sector Oil and Gas Companies in India:

The measures for assessing corporate performance are several. The most common ones are net profit ratio, return on investment, return on owners' equity, internal resources generation, value additions, contribution to central exchequer, percentage of debt capital to total capital, etc. There are two alternative approaches to measure the VA income of an enterprise: (1) Substractive Approach and (2) Additive Approach. In this study, VA is computed by applying the following formula (under additive approach):

- VA= RPE+RPC+GTS+ARB;
- Where, RPE= Remuneration Paid to Employees,
- RPC= Remuneration Paid to Capital Providers,
- GTS= Government Taxes, and
- ARB= Amounts Retained by the Business Enterprise for its maintenance and growth.

Table-3: Analysis of Value Additions by the CPSEs as a whole and selected Public Sector Oil and Gas Companies in India during the study period from 2010-11 to 2020-21.

(Rs. in Crore)

Year/Company	**CPSEs as a Whole(a)**	ONGC**(b)**	IOCL**(c)**	OIL**(d)**	BPCL **(e)**	HPCL **(f)**	GAIL**(g)**	**Total by the selected CPSEs (h)=(b)+(c)+(d)+(e)+(f)+(g)**	**Percent of Total Value Added as a whole (i)=(h)/(a)*100**
2010-11	**105124**	**8694.73**	**6565.51**	**3379.34**	**5070.7**	**5819.35**	**6469.66**	**35999.3**	**34.24**
2011-12	**106388**	**10779.00**	**7734.66**	**3922.98**	**5530.07**	**5250.22**	**7308.74**	**40525.7**	**38.09**
2012-13	**128236**	**17224.17**	**11048.29**	**5364.13**	**7790.93**	**9460.93**	**9786.7**	**60675.2**	**47.32**
2013-14	**137833**	**16033.48**	**11753.21**	**5755.84**	**10137.4**	**11502.8**	**11113.22**	**66296**	**48.10**
2014-15	**166820**	**22154.66**	**8400.4**	**6453.3**	**6134.78**	**7335.74**	**11588.61**	**62067.5**	**37.21**
2015-16	**163559**	**24214.31**	**9281.9**	**10347.5**	**2863.83**	**2692.7**	**12926.01**	**62326.3**	**38.11**
2016-17	**193656**	**27076.75**	**13345.06**	**10036.5**	**11252.5**	**8968.88**	**12192.19**	**82871.9**	**42.79**
2017-18	**212391**	**29636.45**	**14813.79**	**10953.0**	**10331.9**	**6239.71**	**14670.71**	**86645.6**	**40.80**
2018-19	**308972**	**28120.37**	**14647.65**	**13303.**2	**5352.21**	**4530.27**	**15787.48**	**81741.2**	**26.46**
2019-20	**374303**	**30264.52**	**21765.67**	**15720.**8	**10087.**7	**9754.17**	**17363.14**	**104956**	**28.04**
20**20-21**	**414614**	**33480.32**	**18250.51**	**16795.8**	**11063.25**	**11312.5**	**20328.9**	**111231**	**26.83**
Average	**227814.08**	**23271.86**	**13213.58**	**10145.7**	**7973.68**	**7485.10**	**13389.56**	**75479.5**	**33.13**

Source: Compiled and computed from Published Annual Reports of the Companies under study and Public Sector Enterprise Survey, Govt. of India.

From Table-3 it can be explained that the percentage of value additions by the selected public sector oil and gas companies in India with reference to CPSEs as a whole was 34.24 per cent in the financial year (F.Y.) 2000-01 and gradually 26.17 per cent in the F.Y. 2020-21 and the highest rate of annual growth is 48.10 per cent. It is also to be stated that on an average the six selected public sector oil and gas companies share 33.13 per cent of the contribution to the central exchequer by CPSEs as a whole in India. The above table also gives an overview that ONGC has generated the highest amount to the central exchequer in each of the years under study. ONGC, on an average, has generated Rs. 23271.86 crores of value addition which is the highest as compared to others under study. The next highest value addition has been made by GAIL with an average of Rs. 13389.56 crores. The contribution made by IOCL and OIL are Rs. 13213.58 and 10145.67 crores respectively during the study period. But HPCL has contributed the lowest amount of value addition of Rs 7485.107 crore. So, by observing the performance of public sector oil and gas companies, it can be concluded that the value additions by ONGC and GAIL have been encouraging as compared to others under study. The economic as well as social justification of an enterprise lie in its contribution to the economy that may be measured in terms of value it has added. This is more relevant and appopriate to enterprises engaged in manufacturing/producing activities for delivering goods or for rendering services in the social spheres. Table-3 shows that ONGC, on an average, has the highest amount of value addition (i.e., Rs. 23271.86 crore) in the forms of remuneration paid to employees, remuneration paid to capital providers, government taxes and amounts retained by the business enterprise for its maintenance and growth and HPCL, on an average, has the least amount of value addition (i.e., Rs. 7485.107 crore) as compared to other companies under study during the study period from 2010-11 to 2020-21. Here, the highest amounts of value additions are Rs. 33480.32 crore for ONGC in 2019-20, Rs. 21765.67 crore for IOCL in 2019-20, Rs. 19715.51 crore for OIL in 2020-21, Rs. 11252.51 crore for BPCL in 2016-17, Rs. 11502.83 crore for HPCL in 2013-14 and Rs. 21139.36 crore for GAIL in 2020-21 respectively and the peak rates of annual growth are 59.79 % for ONGC in 2012-13, 48.59 % for IOCL in 2019-20, 60.34 % for OIL in 2015-16, 292.92 % for BPCL in 2016-17, 233.08 % for HPCL in 2016-17 and 33.09 % for GAIL in 2012-13 during the study period. The peak rate of annual growth is best in case of the company BPCL and poorest in case of GAIL as compared to other companies under study. Table-3 also highlights that there are clear increasing trends in the amounts of value additions by OIL and GAIL except in 2016-17 and there have been fluctuating trends in the amounts of value additions in case of the companies ONGC, IOCL, BPCL and HPCL during the study period.

Conclusion:

It is seen that IOCL has the greater amounts of generation of internal resources and OIL has the lesser amounts of those as compared to others in the industry during the study period. The peak rates of annual growth at generation of internal resources are better for ONGC and poorer for GAIL throughout the entire industry. Again, IOCL has contributed greater amounts to central exchequer in the form of corporate tax, excise duty, dividend and interest, etc. and OIL has contributed lesser amounts of those as compared to others in the industry. The peak rates of annual growth at contribution to central exchequer are better for ONGC and poorer for IOCL within the industry. It is again concluded that ONGC has the greater amounts of value additions in the forms of remunaration paid to employees, remunaration paid to capital providers, government taxes and amounts retained for its maintenance and growth and OIL has lesser amounts of those as compared to others in the industry during the study period. More specifically, there are clear increasing trends in the amounts of value additions by IOCL, OIL, BPCL, GAIL and HPCL except in 2015-16 and there are fluctuating trends in the values for ONGC during the study period.

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NATURE OF CULTURAL DIVERSITY OF MODERN INDIA, ETHICS CODE OF CONDUCT AND CHALLENGES OF BUSINESS WORLD

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Abstract

Cultural diversity is an integral part of Indian culture, and no business organization can succeed in India by doing so. Any business organization can reach the level of business maturity only when it learns to value diversity of character and thought. Every business organization operating in India has to accept that every individual here is unique and different. This difference can be in various dimensions such as race, ethnicity, gender, sexual orientation, socio-economic status, geographical location, religious beliefs and political beliefs. Every business organization operating in India must recognize and accept these differences, and embrace and respect the rich dimensions of diversity inherent in each individual.

In this research paper nature of cultural diversity of modern India and ethics code of conduct & challenges for business community in India has been discussed in detail.

It is necessary for the business world to respect the cultural diversity of India. For this, it is indispensable that they create and follow a ethical code and conduct, respecting the local culture, traditions, customs and religious values.

Keywords: Indian culture, religion, cultural diversity, challenges before business community,

The business world has shifted from a local focus to a global focus. As a result, many companies have become multicultural, with employees from different countries forming teams to deal with business problems. India's multicultural environment has forced business organizations to evaluate the basic elements of ethics in the Indian culture. Ethical theories are generally classified into two major types, deontological and teleological. While normative theories focus on the characteristics or behaviors of an individual, teleological theories focus on the consequences of those actions or behaviors.

The characteristics of culture are very important in the formulation of business strategies. The cost of ignoring customs, traditions, taboos, tastes and preferences etc. can be very high. The interface between business and culture in the context of India can be understood from the following points:

Culture makes people:

It is the culture which generally determines the ethos of the people. It trains people with special qualities that stamp a personality on them such as North Indians, South Indians, and Indians living in the North East. All these are sub-cultures within the Indian culture. When people from different cultural backgrounds work together in an organization, they promote a different group business culture. Different business organizations may have different cultures themselves. For example, the culture of 'Tata' group companies is different from that of 'Birla'.

When a foreign company comes to India for business, there is a need to understand and adjust to the cultural diversities of the entire country. Companies doing business in India need complete information about festivals, festivals, marriage, death and life style here. The season of Hindu festivals in India lasts from September to January. People buy gold ornaments on the day of Dhanteras. In Diwali, there is purchase of color, lacquer and consumer goods. New clothes are bought in Durga Puja and Holi. Almost all the states of India have some local festivals like Chhath in Bihar, Sarhul, Karma in Jharkhand, Rath Yatra in Odisha, Onam in Kerala, Bihu in Assam. There is tremendous business during these festivals.

Businessmen should have some basic set of guidelines to guide their operations. The sale of products related to the meat of cow dynasty should be avoided in Hindu dominated areas. While making advertisements, understanding of religious beliefs, cultural values and social values is necessary. Apart from this, there should be no discrimination on the basis of caste, religion, race, gender, etc. within the business organizations. Other related aspects of human resource management are necessary to take into account the interests of the employees, their views and advice in order to work.

Religion plays an important role in the life of every Indian. It disciplines a person to lead an orderly life. The major religions of India are Hinduism, Christianity, Islam and Buddhism. Everyone has religious feelings and beliefs. There are some religions which forbid the consumption of alcohol and non-vegetarian food. This is the reason why Birla, being a Jain, has not entered the hotel business, catering and leather industry. Most of the companies of Marwaris are influenced by religions and castes as their entrepreneurial qualities. Religion also plays a role in fixing weekly holidays, other holidays and working hours. Festive times are peak business times as people shop for new clothes, gifts, household items, etc., and companies offer discounts and incentives. It is considered an auspicious day to start a new business. 'Shubh Muhurat' is considered the right time to start a new venture.

Every religion is subject to stratification. Like in our society it is stratified into four major castes. And they are Brahmins, Kshatriyas, Vaishyas and Sudras. Religion affects business to a great extent. In business boss-subordinate relationship, people's attitude towards business and many other issues depend on religious beliefs.

In different parts of India, there are great variations in the kind of clothes people wear, food they eat, building materials used to build houses. Men in Bengal, Bihar and Orissa behave differently. Let's wear kurtas and other clothes. Silk sarees are prevalent in South India, cotton in North India and cotton sarees in Bengal. Marriage ceremonies, baby naming etc also affect the jewellery, clothing and catering business.

Businesses should realize these cultural differences and bring out products accordingly, they should not force their products on customers. The family is one of the chief agencies of social life. Indian family values are important for various reasons such as inheritance, property rights, protection, morality, care of the sick and aged, and transmission of cultural values. The business world should promote such products which strengthen the joint family. Instead of joint family system, nuclear families have become common in our society. The role of business organizations in the breakdown of large families cannot be denied. Excessive consumerism is making people lonely, selfish and self-centered. According to Indian culture, ethics refers to the code of conduct that guides a person in dealing with others.

Most families in India have a patriarchal pattern, while the tribes of Kerala and the Nairs have a matriarchal pattern. India has a distinctive joint family system, which is rarely seen in any other society. Presently, there has been a change in the nature of the family system including working women's family, nuclear family system, live in relationship, single parent family etc. A major change is the emergence of LGBT community, which has a distinct gender orientation as compared to heterosexual families. goes. A new customer class of this type of people is also emerging.

The religion of a country can also affect the country negatively as has happened in some parts of India. It has become a public sentiment that Hindu Gods and Goddesses are made fun of in Hindi films. These films are polluting the culture of India. As a result, Bollywood films are being boycotted all over North India. Even before this many companies and their products have been boycotted. This includes big companies like Dalda and Nestle. Conflict between religions can sometimes go against the interest of business. Sometimes commercial interests have been affected by commercial advertisements not taking into account cultural and religious values. Marriage is a social institution that results in orderly living, orderly and organized activities and multiplication of people. Although the traditional purposes of marriage are still prevalent today, the institution of marriage can affect the economy. Different castes and communities have different rules for rituals, marriage and food etc.

W. s. Cultural “diversity” according to Coffin Jr. can create business challenges/difficulties but ignoring it can be dangerous. Obviously cultural diversity is an integral part of Indian culture, and no business organization can succeed in India by doing so. Any business organization can reach the level of business maturity only when it learns to value diversity of character and thought. Every business organization operating in India has to accept that every individual here is unique and different. This difference can be in various dimensions such as race, ethnicity, gender, sexual orientation, socio-economic status, geographical location, religious beliefs and political beliefs. Every business organization operating in India must recognize and accept these differences, and embrace and respect the rich dimensions of diversity inherent in each individual.

As Shashi Tharoor has said, “If America is a melting-pot, then India is a plate with lavish dishes in different bowls. Each of these has a distinct flavor, and doesn't necessarily mix with the next, but they belong together on the same plate, and complement each other in making the meal satisfying." Obviously, the Code of Business Conduct requires that they conform to the socio-cultural diversity of the Indian society, expressed in the form of different religions, languages, food habits, customs, dress, festivals, beliefs, etc. Develop services accordingly.

22 languages have been recognized under the Eighth Schedule of the Indian Constitution. However, according to the Linguistic Survey of India, there are 780 languages and 86 scripts in India. It is often said in the context of India that every 4 miles Language changes at a distance. Obviously, the selection of language and words are very important in making advertisements to reach customers of different languages. Sometimes the words used in advertisements destroy the meaning.

Review

India's modern cities like Mumbai and cities like Hyderabad, Bangalore, Gurgaon, Noida, Chandigarh have become centers of development because of their cosmopolitan culture and receptivity to diversity. Companies like Tata Steel have made a mark around the world by embracing gender diversity, sectoral diversity etc. Gender inequality is a challenge in Indian society According to former IMF chief Christine Lagarde, India could increase its GDP by 27% with higher participation of women in the labor force. In India, Ayurveda, Yoga, South Indian and Hindi films and music etc. are bridging linguistic diversities. Internationally, the appointment of Satya Nadella as CEO of Microsoft or Sundar Pichai as CEO of Google is an example of recognition of the role of the Indian diaspora due to its diverse views and ability to integrate with other cultures.

Coordinative culture is developing rapidly in modern India. For example, girls from the Muslim community in Gujarat practiced yoga to ease fasting during the month of Ramzan and recently 5000 Jains chanted the Navkar mantra 3.6 million times for global peace under the mentorship of Shri Vardhaman Sthanakvasi.

The workplace is seen in many ways as a miniature of the nation. In fact, it represents a wide variety of people based on race, gender, ethnicity, culture, religion, sexual orientation – all working in the same place, towards the same goal. India's industrialization and commercial expansion has led to cultural syncretism.

But many challenges remain India is seen as one of the most diverse nations in the world. Even then, the problems experienced by the people of Northeast India reflect our behavior as a society, problems in assimilation and lack of acceptance of differences. Discrimination against women in the workplace still persists. Bias may be part of the social system, but as an ethical institution, an organization has to ensure that individual employees do not discriminate against women in the workplace while interacting with their colleagues. Do not exhibit biased attitudes, and do not underestimate women Language barriers, (for example English speakers have a negative attitude towards Indian languages) Bias in recruitment, Working or pregnant mothers, Adivasis, Dalits etc. The negative attitude towards diversity is highly intolerable and impractical. Despite these challenges, diversity and inclusion must be ensured in the culture of various organizations.

India is always presented as 'Unity in Diversity' and companies operating in India should try to promote and protect it. Constitution and its values should be promoted. Through the ancient texts of Indian religion and philosophy, we get the value of accepting and respecting the diversity of thoughts and ideology. The famous quote from the Rigveda, “Great thoughts come from everywhere”; inspires us to accept diversity of thought.

Respecting diversity and nurturing national identity should be the objective of Indian companies. In present times when the world is looking to India for its guidance – any attempt by Vishwa Guru India to reduce its socio-cultural diversity for commercial interests would be a tragedy of the highest order.

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BUDDHIST PERSPECTIVE ON HUMAN SUFFERINGS

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Abstract

In the face of the modern world battling with rampant materialism, suicidal consumerism, mutually hostile individualism, social injustice, war, poverty, hunger, disease and intolerances; Buddha's humanist principles are the only way to salvation, peace and social justice.

The Buddhism developed in India in the third century BC, showed the path of peace and coexistence to the whole world. His thoughts positively influenced all the ancient cultures of Indian subcontinent and surrounding countries for centuries. At the heart of Buddhism is 'compassion towards all living beings'. It is such a life value that teaches the lesson of mutual harmony and love to the individual, family, society and all the living beings of the whole world.

Buddha believe that there human life is full of sorrow. Throughout his life, he searched for the causes of sorrows and ways to get rid of them, and blessed the world with his invaluable wisdom, knowledges and teachings.

In this research paper Buddhist perspective on human sufferings and human aspects of Buddha's teachings have been reviewed.

Key words-Four noble truth, Subbam Dukham, Gautam Buddha, pratityasamutpada, Nivvan

Buddhism originated in the 6th – 5th centuries B.C., Propounded by Gautam the Buddha, an Indian social Scientist, historian and revolutionary is the scientific system of philosophical, ethical and socio – political views that constitutes the world outlook of suffering people for attainment of liberation and building an ethical society for the welfare of humanity.

Gautam the Buddha was a great humanitarian. He went to liberate mankind from his sufferings. For the Cessation of Suffering, he established – Four Noble Truths. He declared a new technique of a scientific doctrine for human welfare and establishment of a new divine society. His humanistic Contribution for the benefit of a mankind is rooted in his great "Four Noble Truths". Which is as follows:-

1. There is suffering.
2. There is a cause of suffering.
3. There is a cessation of suffering.
4. There is a way leading to the cessation of suffering.

The first noble truth:-

First of all he must recognize the fact that in the terrestrial world there is no real joy, but that all life is suffering (Subbam Dukham)

In the first sermon at Banaras, the Buddha announces the "Noble Truth about Suffering" in these worlds – Birth is suffering, old age is suffering, death is suffering and so on.
Buddha analyzed in his first noble truth that the human life is full of suffering; his existence on the earth is painful.

Buddha's statement of suffering is not pessimistic but optimistic. In Buddhistic Philosophy pessimism is initial and not final.

Buddha does not preach the mere worthlessness of life. This is not a doctrine of despair. He called all human suffering as evil. He asks us to revolt against evil and attain a life of finer quality.

The second noble truth:

The Second Noble Truth, propounded by the Buddha is an analysis of the cause of human sufferings like the first noble truth. The second noble truth is also very scientific and depends on the psychological analysis and metaphysical speculation. This is the noble truth of the origin of suffering. Buddhist doctrine of momentariness and the doctrine of dependent origination (in Pali paticehyasamutpada) discloses the doctrine of the cause of the suffering.

According to the theory of dependent origination or pratityasamutpada, everything has a cause and produces an effect. This simple principal governs the whole universe. It is applicable not only to this vast universe stretching through boundless space, with its dazzling word system and endless serious of alternations of growth and decay, but also to the events of human life and affairs of history. Human suffering is an effect and according to the doctrine of patitryasamutpada it must have a cause. If we can detect and eliminate the cause of suffering, suffering itself will disappear.
The wheel of causation is sometimes distinguished into elements derived from the part life, those from the present and those of the future. This is also called by the name of the wheel of the world, the cycle of the birth and death, the wheel of existence and soon.

The following table brings out the distinction. It is expressed as mentioned below:-

A. Those due to past life:-
    a) Ignorance or Avidya
    b) Samskaras
    c) Vigyan or consciousness of the soul.

B. Those due to the present life:-
    a) Namrupa or mind body
    b) Sadayatana or the sense organs
    c) Spaarsa, or contact
    d) Vedna, or emotion
    e) Tendra or craving
    f) Upadam, or Clinging or attachment.

C. Those of the future life:-
    a) Bhawa or coming to be
    b) Jati or rebirth.
    c) Jaramaran or old age and death.

To sum up Buddha's Second Noble Truth is the ultimate analysis of the causes of sufferings. According to the doctrine of the dependent origination, the "Ignorance" is the ultimate cause of suffering. Due to ignorance making suffer like Buddha all Indian Philosophers accepted that the ignorance is the main cause of bondage and diriminative Knowledge is the only way of Liberation.

The third noble truth:-

The third noble truth, propounded by Gautam the Buddha is an analysis of cessation of human sufferings. The cessation of human suffering is dependent on the doctrine of pratityasamutpad. According to the doctrine of Pratityasamutpad, every phenomenon which has an existence must have a cause.

The Second noble truth of Buddha showed that the ignorance is the main cause of suffering. Thus, if ignorance will disappear, the suffering automatically disappears. The painless stage is the very important stage for human beings. In Buddhist Philosophy, this important stage of making is called by the name of Nirvan or Nivvan that is Liberation from bondage of sufferings. According to Buddhist Philosophy, 'Nirvan' is the ultimate aim of human life. Ignorance is very painful and nirvana that is enlightened stage is very calm and indiscernible. It is so great that any description cannot fully explain its nature.

Nirvan, according to Buddhist Philosophy, is not the blessed fellowship with god, for that is only a perpetration of desire for life. That Buddha means only the extinction of false desire and not all. Nirvan is only the destruction of the fires of lust, haltered and ignorance. Only in this sense of Nirvan can we understand Buddhist attainment of bodhi at the age of thirty five and his spending the remaining forty five years of his life in active preaching and doing good.

To sum up, Buddha's Third Noble Truth is the establishment of an ultimate goal of human life that is nirvan. In this stage mankind feel the liberation from his sufferings or bondage.

The fourth noble truth:-

The fourth noble truth propounded by gautam the Buddha is a scientific way for the Cessation of sufferings. According to Buddhist Philosophy, human life on earth is a pilgrimage in a strange land which true knower is not anxious to prologs. Buddha points a way out of the inward contradiction characteristic of human life. Redemption from suffering is the motive of Buddha's teaching. To escape from the pervasive evil of existence is the goal of moral life. Salvation consists in the unmaking of ourselves. While nirvana is the highest goal, all forms of conduct which lead to it positively or bring about an undoing of rebirth are god and there opposites lead.

The right fold path consists of eight practices which is as follows:-

a) Right View (Sammaditthi)
b) Right resolve (Samma sankappa)
c) Right Speech (Samma vaca)
d) Right action (Samma kammanta)
e) Right Livelihood (Samma ajiva)
f) Right effort (Samma vayama)
g) Right mindfulness (Samma sati)
h) Right concentration (Samma samadhi)

These are the way to the end of suffering. These factors aim at promoting and perfecting the three essentials of Buddha's training and discipline namely as:

a) Ethical concept that is sila
b) Mental Discipline (Samadhi) and
c) Wisdom.

To sum up Buddha's fourth noble truth is the establishment of a way for the Cessation of suffering. This path is very ethical, and it has no place for any supernatural God. Anybody who wants liberation can come and join with any caste or other unhuman restriction.

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GREEN CONSUMERISM IN THE COMING YEARS

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Abstract

Green Consumerism has increased the demand for goods and services based on their pro-environment benefits. Today, we are facing incredible environmental challenges. Rising sea levels, increasing global temperatures and deforestation to name just a few, all of these factorsare raising awareness amongst us as consumers and reiterate the importance of making sustainable choices. The origin of this necessity to behave in an environmentally friendly way goes back to the ‘60s and ’70s. Since then, there has been a steady rise in global initiatives dedicated to sustainability. For example, the UN Intergovernmental Panel on Climate Change (1988), Kyoto Protocol (1997), and Paris Climate Agreement (2016) are all milestones on the path towards reducing the harmful human impact on our environment.

Keywords: Global Temperatures; Green Consumerism; Incredible Environmental

Introduction

On the surface, there has seemingly never been a better time to launch a sustainable offering. Consumers particularly Millennials increasingly say they want brands that embrace purpose and sustainability. Indeed, one recent report revealed that certain categories of products with sustainability claims showed twice the growth of their traditional counterparts. Yet a frustrating paradox remains at the heart of green business: Few consumers who report positive attitudes toward eco-friendly products and services follow through with their wallets. In one recent survey65% said they want to buy purpose-driven brands that advocate sustainability, yet only about 26% actually do so.

The Future of the Environment is Still a Concern- Let’s get one thing straight; not everyone pictures a doomsday scenario when it comes to the planet’s future; 44% of global consumers actually expect the environment to get better in thenext 6 months. But that doesn’t mean it’s time to get complacent; these figures can mask some worrying truths.

For one, the number who expects things to improve has fallen dramatically sincethe highs seen at the beginning of the pandemic. At the same time, expectations of things getting worse have risen sharply – 27% since Q2 2020.

Importance of Green Consumerism-Green consumerism is a holistic and responsible process of management that satisfies, identifies, fulfills, and anticipates the needs of the stakeholders in maintaining the natural well-being ofthe environment and one that does not endanger the health of humans. The importance of green consumerism, therefore, includes:

a) Reduced Waste in Packaging-Green consumerism advocates for frugal packaging options. It has social attitudes such as the preference to purchase loose products like vegetables and fruits instead of pre-packaged products. Also, it encourages reuse of paper and plastic packaging bags and tins that often cause environmental degradation.

b) Increased Energy Efficiency-Green consumerism attitudes advocate for the efficient use of energy, which ultimately helps in saving money, reducing utility bills, lowering emissions of greenhouse gas, and enabling economies to meet the growing energy demands. Through green consumerism, environmental and economic benefits of utility systems, as well as the management of risk associated with inefficient production processes, have also been attained.

c) Decreased Release of Emissions and Other Pollutants during Production and Transportation Processes-Thanks to green consumerism, emissions from the transportation sector and industries have been considerably reduced. Also, because of green consumerism advocacies and programs, stringent standards against emission have been put in place thus lowering emissions from engines and motors and the advancement of clean-burning fuel options.

d) Consumption of More Healthy Foods-Through green consumerism advocacies, there has been an increasing need for more eco-friendly food production. As a result, people are gradually developing a culture of buying more organic and local food, which is arguably healthier as they are not cultivated or produced using artificial chemical fertilizers, antibiotics, hormones, or pesticides.

Sustainable Packaging: From a Nice-to-Have to a Must-Have- As the Green consumer has become an increasingly important customer segment for a number ofretailers and Brands, aspects such as packaging need to be reassessed and re-engineered with the environmental impact considered. Characteristics such as function, materials, end use all need to be addressed in line with specific market regulations and trends. Clearly, a huge variety of innovative packaging solutions emerged to reduce the environmental impact and meet customer demand for sustainable and eco-friendly options.

We have identified 3 key trends in Sustainable Packaging this year:

a) Design for recycling/reuse

b) Replace plastic with bioplastic

c) Increased use of paper packaging

Sustainability Has a Cost

While Consumers are genuinely concerned about the future of the environment, they are also price-conscious. This presents a significant challenge for manufacturers and brands to overcome. As we explained previously, environmentally-friendly alternatives tend to have a higher cost attached to them. The relationship between affordability and sustainability is a complex one. As illustrated in the below graphic, the gap between affordability and eco-consciousness grows larger with age. This is no doubt due to younger generations being more engaged in green consumerism for their own future in comparison with the mindset of their elder relatives.However, there are also issues with the 'e-comm age'. For example, the younger generations have grown up in the age of e-commerce and have an expectation that all goods can be delivered to your doorstep at the click of a button. This should sit awkwardly in the context of sustainability given the carbon footprint of all these packages being sent to their door. However, ultimately, green consumerism will lead to more companies and their stakeholders engaged across all aspects of their product offer from delivery, manufacturing through to packaging, which will further address the broader sustainable spectrum.

Green Consumerism Examples

a. Consumers of seafood such as cockles, herring, rock lobster, salmon, and Hoki demand for foods that have the much Council shows harvesting under responsible environmental management.
b. There has been a demand from coffee drinkers in western countries in buying coffee brewed from beans that have met standards of organic production and shade farming.This type of beans contains Bird-Friendly seals, approved by the Smithsonian Migratory Bird Center.
c. There have been certifications of more than 25 million hectares of forest gardens in 54 nations by the Forest

Council based in Mexico. These forests meet environmental and social standards for sustainable forestry and are more than twice the area covered in 1998.

d. In more than 20 European states, ranks of the European Blue Flag campaign have been followed by many beachgoers who have found 2,750 marinas and beaches to be environmentally friendly, with sanitary and safer facilities.

e. Consumers in Thailand applied the appliance-labeling program's information toencourage the use of energy-efficient single-door refrigerators. The usage rose from 12 percent in 1996 to 96 percent by 1998.

f. Need for almost 40 medium coal-fired power plants has been abolished worldwide by consumers who have embarked on energy-saving compact fluorescent lamps.

g. The installation of solar grid or wind turbine by governments, organizations, and homeowners instead of relying on the main power grid.

Green Marketing Strategies

The following are strategies that could earn consumers' trust in greenery conservation.

a) Being transparent- This entails being radical and exposing any bad news. Organizations need to find a competitive edge by exposing as much information as possible about their sourcing and production processes.For instance, sustainability pathfinders like Patagonia have reported with transparency through its "Footprint Chronicles." Access to the corporate practices and details of products and services should be provided to the consumers as part of a green marketing strategy.

b) Walking the talk- Companies are well graced by consumers when they gain a perception of sustainability and commitment. Companies holding advocacy for greening the environment should employ a clear vision of pro-green product and service solutions.

c) The companies should be proactive in sending leadership messages that assure investors of minimized environmental damage risks. The corporate social responsibility strategy and values also need to be communicated and advanced to establish emotional connections with consumers.

d) Focusing on pro-environmental solutions and benefits- Since buyers want information about the personal benefits of products provided, companies ought to focus on incorporating more pro-environmental benefits of products. For instance, organizations should question whether their products save the consumers' money or if theproducts are appealing to the style-conscious of the consumers.

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Conclusion

In the era of cut throat competition, it is very necessary to understand the behaviour of consumers as their needs, wants desires are changing very frequently. Now a day's consumers are more health conscious and prefer green products. The present study attempts to examine the perception of consumer and brand preferences towards green products in Rewari city. This study concludes that there is no significant difference between male and female awareness towards patanjali products but consumers are not fully aware regarding green brands. This study also reveals the truth that there is no significant difference in satisfaction between respondents of different income group but consumers are not fully satisfied regarding price of green products. Product quality and product benefits are main factors which influence respondents buying behavior towards green products. The study since focused on a limited geographical area has limited generalizability but provides good insights regarding behavior of consumers towards green products. The marketing communication regarding green practices need to focus more on theme and message. Advertising appeals using green products and practices are likely to move emotions and result in persuasion. It is important for markets to be in top of mind recall of consumers to gain maximum from their green brand positioning. Constant and continuouscommunication from the organizations' side is required to make an impact and create a distinct green positioning and ultimately resulting a rise in green consumerism.

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A STUDY ON CROP INSURANCE IN INDIA

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Abstract

Pradhan Mantri Fasal Bima Yojana(PMFBY) is a crop insurance policy that provides risk cover for crops. It was formulated in line with one nation one scheme theme by replacing earlier two schemes. National agriculture Insurance Scheme (NAIS) and Modified National Agriculture Insurance Scheme (MNAIS). India is a developing country around 60-70 percent of Indian population is depending upon agriculture sector and currently it contributes 16 percent of the GDP. The study aims to understand PMFBY, NAIS and RWBCIS. Prior to that farmers had faced the difficulties at the time of online registration, assessment of risk and settling of claims in crop insurance. This is due to lack of awareness among the farmers the government of India has provided a sole objective of supporting sustainable production in agriculture sector by ensuring the financial support to farmers suffering from crop loss due to natural calamities the farmers are making suicide attempts, selling their properties or the properties are seized by the bank and financial institution for the loan availed by the farmers. The awareness level of farmers about crop insurance can be increased through newspaper, social media, television, advertisement, radio, bus branding, collaterals etc. Data is compiled from relevant websites and the study employs inferential statistical tools such as two samples t-test, and Karl Pearson's Coefficient of Correlation.

Keywords: Perception, knowledge, Awareness, crop insurance

Introduction

Pradhan Mantri Fasal Bima Yojana (PMFBY) is one of the world's largest crop insurance programs aimed at providing risk cover to Indian farmers from production vulnerabilities. It was started on 13 January 2016 by Modi government a crop insurance scheme. The scheme was implemented in 27 States and Union Territories India is a land of farmers, where in rural population depends on agriculture and related activities for their livelihood. There were only three crop insurance Scheme operating in India till March 2016, National Agriculture Insurance Scheme (NAIS), Modified National Agriculture Insurance Scheme (MNAIS) and Weather Based Crop Insurance scheme (WBCIS). There were high premium rates of 8-10 percent under MNAIS and WBCIS, delay in settlement of claims, which took around 6 to 12 months, inadequate sum insured and their capping under MNAIS and inadequate government support in the form of premium subsidies had left a vast majority of farmers without any significant insurance coverage. Realizing the limitations of existing system of crop insurance, the Government of India launched a new crop insurance scheme, Pradhan Mantri Fasal Bima Yojana (PMFBY) to mitigate risk and uncertainties of farming along with stabilization of farmer's income with low premium rates for kharif crops (2.0) percent, Rabi crop (1.5) percent and commercial crop (5) percent of the sum of amount insured. PMFBY has improved use of technology which would be encouraged to a great extent. smart phones will be used to capture and upload data of crop cutting to reduce the delays in claims payment to farmers, the features like one season one premium rate policy, use of mobiles GPS, Remote sensing technology will be used to reduce the number of crop cutting experiments, Satellite imagery, vegetation indices for accurate measurement of crop yields and losses which facilitates faster payment of claims. The scheme which is an improvement over the previous agriculture insurance schemes not only provides subsidised insurance to the loanee farmers but also offers it to non-loanee farmers. There was a compulsory coverage for loanee farmers but for non-loanee farmers it was voluntary. The main objective of crop insurance scheme is supporting sustainable production in agriculture sector by providing insurance cover to farmers suffering crop loss.

Perception is the process of recognizing and interpreting sensory stimuli. We can think of perception as a process where we take in sensory information from our environment and use that information in order interact with our environment. In terms of Financial Management, the perception can be defined as the way in which people and organisation perceive risk based on their concerns and experiences, but not necessarily on objective data. Insurance is essentially an arrangement where the losses experienced by a few are extended among many who are exposed to similar risk. It is a protection against financial loss that may occur due to an unexpected event hence there is a need to understand the awareness and perception about crop insurance scheme.

Review of Literature

Mahatma Jyothi Rao Poole, (2017)-The study reviewed the provisions, performance and improvements in Pradhan Mantri Fasal Bima Yojana scheme. PMFBY was compared with NAIS and was found that PMBFY benefited more to farmers with low premium rate, covered majority of the risk and they used technology for the settlements.

Mukherjee and Pal, (2017) made a study on Impediments to the Spread of Crop Insurance in India. They discuss the key issues behind the low spread of crop insurance among the farmers such as lack of awareness among farmers, delay in claim settlement and absence of adequate number of channels. They states that the PMFBY has brought lower and standardised premium rates, and emphasised the use of technology improved the penetration of crop insurance in India and it is concluded that there are some other structural constraints that may need to be tackled if the targeted coverage of crop insurance in India needs to be achieved.

Pallavi et al., (2016) studied that the farmers with medium level of farming experience, social participation, source of information and medium level of extension contacts and low level of crops covered under crop insurance scheme and loan availed from bank.

Kangal et al., (2016) founded that education, crops covered in crop insurance are positively and significantly correlated with perception of farmers towards crop insurance schemes and age, annual income, farming experience, source of information were negatively but significantly correlated with perception. The practical issues on the program implementation need to be well planned and information of the completion modalities should be well shared among farmers to implement a program successfully. The farmer’s attitudes and perception on loss compensations should adjoin on the need to address the farmer’s attitudes by developing and coming out with a more suitable insurance program that is most effective in transferring farmers’ risk.

According to **Ganesh, (2015),** there is a growing need for financial education for the farmers to take better financial decision and to raise their economic security. It has been felt that well informed and well-educated customers can earn more from their agricultural activities. They can make better financial decisions for themselves and their families, rising their wellbeing and economic security. According to **Narender & Sampath, (2014),** awareness is the corner stone, because it makes the individual more effective and intelligent. Awareness is a fundamental need, which enables the individual to develop and to rise on the society and increase their competence. The thinking power of an individual increases through this awareness.

Sundar and Ramakrishnan, (2013) in his study focused on a study titled 'A Study on Farmers' Awareness, Perception and Willing to Join and Pay for Crop Insurance' discuss the awareness level and farmer's perception towards willingness to paying for crop insurance. The study was conducted in unclamped village, Puducherry District, India and 140 respondents were chosen based on convenience sampling method. From the analysis it is found that farmer's awareness level about crop insurance was very low.

Research design

Statement of problem

Agricultural Insurance covers not only crops but also seed insurance, livestock insurance, horticulture, forests, forestry, sericulture, aquaculture, poultry and all those activities related to agriculture. A stable farm income farmer may achieve stabilizing their farm income and protecting against the devastating impact of natural losses. In 2016, the Indian government unveiled the PMFBY program, replacing all the existing agricultural insurance policies with robust risk and benefit coverage. The following objectives are set.

Objectives

- To study the state wise details of farmers who are covered under PMFBY
- To study the relationship between the amount invested in PMFBY and the total land area covered
- To study the association between select factors of demographic profile of farmers and the amount sanctioned under the PMFBY
- To make comparison of performance of RWBCIS with PMFBY
- To make comparison of performance of NAIS with PMFBY

Need for the study

The study which are review above are based on agriculture crop insurance scheme however specific evaluation of PMFBY scheme can be done separately and its capacity to address the risk faced by small and marginal farmers growing food crop in order to stabilize the income of farm in India such study is essential to assess the strength and weakness of the crop insurance product. the study is to assess the problems of farmers which are faced by natural calamities, expectation to improve the PMFBY scheme services and to suggest measures to be taken by the insurers, bankers and policy makers to protect the interests of farmers.

Scope for the study

The study deals with Pradhan Mantri Fasal Bima Yojana scheme, and is conducted only for top 10 selected states in India in order to track the farmer's views on the use of crop insurance coverage which included insurance benefits, knowledge of PMFBY Scheme.

Data collection

The study is based on secondary data and the data were collected from government reports, publications, Journals, websites, research articles. The data regarding the premium of insurance, sum assured and premium collected for the present year where collected from Ministry of Agriculture and Farmers Welfare. The scheme shall be implemented through a multi- agency framework by selected insurance companies under the guidance and control of Department of Agriculture cooperation and Farmers Welfare.

Tools of Analysis

- Statistical methods were used and the data is presented in the form of charts and tables. MS word, Excel and Power point applications have been used to tabulate and present the data.
- Descriptive and inferential statistics are employed to analyse and present the collected secondary data. Karl Pearson's Co-efficient of Correlation, Pearson's Chi-Square and Two sample t-test are the chosen tools under inferential statistics.

Hypotheses:

- 1H0: There is no significant difference between the performances of RWBCIS with PMFBY
- 1H1: There is significant difference between the performances of RWBCIS with PMFBY.

- 2H0: There is no significant difference between the performances of NAIS with PMFBY
- 2H1: There is significant difference between the performances of NAIS with PMFBY

- 3H0: There is no significant relationship between the amount invested in PMFBY and the total land area covered
- 3H1: There is a significant relationship between the amount invested in PMFBY and the total land area covered

Statistics tools for analysis:

Descriptive Statistics, Karl Pearson's Coefficient Correlation and Two Sample t-test are used to analyse the data.

Results of the data analysis:

Analysis the share of Total premium with Central Government State Government and Farmers.

Table 1: Descriptive Statistics of Government and Farmers share of the total premium

Particulars	Farmers share	State Govt.	Central Govt.	Total Premium
Mean	164.103	461.077	461.077	1086.256
Standard Error	52.8088419	194.1347335	194.1347335	439.5624271
Median	123.625	175.225	175.225	487.225
Standard Deviation	166.996221	613.9079307	613.9079307	1390.018443
Sample Variance	27887.73782	376882.9474	376882.9474	1932151.273
Kurtosis	0.622632133	0.223244055	0.223244055	0.27947591
Skewness	1.146296052	1.302454849	1.302454849	1.297156918
Range	502.7	1613.57	1613.57	3729.84
Minimum	0.05	0	0	0.05
Maximum	502.75	1613.57	1613.57	3729.89
Sum	1641.03	4610.77	4610.77	10862.56
Count	10	10	10	10
Largest (1)	502.75	1613.57	1613.57	3729.89
Smallest (1)	0.05	0	0	0.05
Confidence Level (95.0%)	119.4619	439.1632779	439.1632779	994.3592929

The total premium paid by farmers for Kharif crop is Rs. 1641.03 crore, highest share of premium is paid by Madhya Pradesh Rs. (502.75) crore and lowest in Sikkim Rs. (0.05) crore. The total share of premium is paid equally by both central Government and State Government for Kharif crop is Rs. (4610.77) crore, highest share of premium is paid by Madhya Pradesh Rs (1613.57) crore and lowest share of premium is in Sikkim Rs (0)

Table 2: State wise details of farmers covered and benefited under PMFBY Scheme.

Sl. No	States	No. of Farmers Covered	No. of Farmers Benefited	Correlation (output)
1	Karnataka	2909787	687175	**0.959744**
2	Kerala	77456	21341	
3	Madhya Pradesh	6897724	1182214	
4	Maharashtra	**12010693**	2894026	
5	Odisha	1820122	169619	
6	Uttar Pradesh	6549217	1057276	
7	West Bengal	4126151	247140	
8	Telangana	977430	221257	
9	Sikkim	**574**	**0**	
10	Rajasthan	9332904	2248265	

The Karl Pearson's coefficient of correlation value 0.959744 result reveals that there is a positive correlation between No. of farmers covered and No. of farmers benefited.

Table 3: Amount invested in PMFBY and total land covered

Sl. No	State/Union Territory	Area Insured (Ha)	Sum Insured (in Rs. Cr)	Correlation (output)
1	Karnataka	4455065.1	10410.46	**0.957582**
2	Kerala	12961.11	128.27	
3	Madhya Pradesh	11242322	32989.35	
4	Orissa	1318711.8	7262.34	
5	Tamil Nadu	1323121	6253.74	
6	Uttar Pradesh	5677534.3	24697.52	
7	West Bengal	2034534.8	12341.89	
8	Telangana	774432.95	4926.47	
9	Maharashtra	7227328.7	22335.21	
10	Sikkim	130.5	0.45	

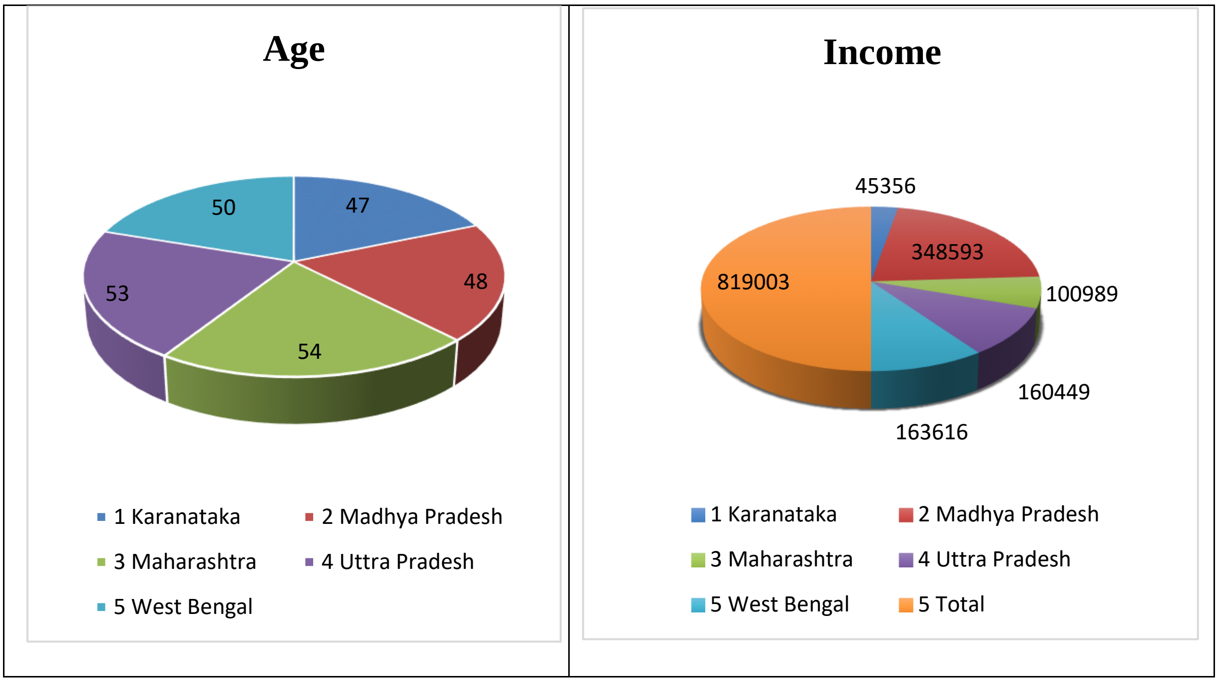
The correlation value 0.957582 results reveal that there is a positive correlation between Area Insured and Sum Insured.

Table 4: Demographic profile of Farmers

Sl. No	State	Age	Income	Correlation (output)
1	Karnataka	47	45356	-0.19787
2	Madhya Pradesh	48	**348593**	
3	Maharashtra	**54**	100989	
4	Uttar Pradesh	53	160449	
5	West Bengal	50	163616	
	Total		**819003**	

The correlation value of (-0.19787) results reveals that there is negative correlation between Age and Income.

Chart 1: Age and Income wise classification across the select states



To check the difference between numbers of farmers covered under RWBCIS and PMFBY

Test: Two sample T test

- H_0: There is no significant difference between Restructured Weather Based Crop Insurance Scheme and Pradhan Mantri Fasal Bima Yojana scheme towards the Number of Farmers Benefited.
- H_1: There is a significant difference between Restructured Weather Based Crop Insurance Scheme and Pradhan Mantri Fasal Bima Yojana scheme towards the Number of Farmers Benefited.

Table 5: t-Test: Paired Two Samples for Means

t-Test: Paired Two Samples for Means	***Variable 1*RWBCIS**	***Variable 2* PMFBY**
Mean	355881.2727	12230300.73
Variance	3.5935E+11	3.77507E+14
Observations	11	11
Pearson Correlation	0.908175679	
Hypothesized Mean Difference	0	
Df	10	
t Stat	-2.0852138	
P(T<=t) one-tail	0.031819221	
t Critical one-tail	1.812461123	
P(T<=t) two-tail	0.063638441	
t Critical two-tail	2.228138852	

Since t calculated value (-2.085) which is less than t critical (2.228) and Hence, there is a significant difference between RWBCIS and PMFBY Scheme towards the no. of farmers covered therefore null hypothesis is rejected.

To check the difference between numbers of farmers benefited under RWBCIS and PMFBY

Test: Two sample T test

- H_0: There is no significant difference between Restructured Weather Based Crop Insurance Scheme and Pradhan Mantri Fasal Bima Yojana scheme towards the Number of Farmers Benefited.
- H_1: There is a significant difference between Restructured Weather Based Crop Insurance Scheme and Pradhan Mantri Fasal Bima Yojana scheme towards the Number of Farmers Benefited.

Table 6: t-Test: Paired Two Sample for Means

t-Test: Paired Two Sample for Means	*Variable 1*RWBCIS	*Variable 2* PMFBY
Mean	256268.727	3592569.818
Variance	1.8248E+11	3.37072E+13
Observations	11	11
Pearson Correlation	0.88620105	
Hypothesized Mean Difference	0	
Df	10	
t Stat	-2.0374883	
P(T<=t) one-tail	0.03446815	
t Critical one-tail	1.81246112	
P(T<=t) two-tail	0.0689363	
t Critical two-tail	2.22813885	

In the above table we can see that t calculated value (-2.037) which is less than t critical value (2.2281) and Hence, null hypothesis is rejected therefore there is a significant difference between RWBCIS and PMFBY Scheme towards number of farmers benefited.

To check the difference between National Agricultural Insurance Scheme (NAIS) and Pradhan Mantri Fasal Bima Yojana Scheme; Test:

Two Sample T-test

- H_0: There is no significant difference between National Agricultural Insurance Scheme and Pradhan Mantri Fasal Bima Yojana scheme towards the No. of Farmers Covered.
- H_1: There is a significant difference between National Agricultural Insurance Scheme and Pradhan Mantri Fasal Bima Yojana scheme towards the No. of Farmers Covered.

Table 7: t-Test: Paired Two Sample for Means		
t-Test: Paired Two Samples for Means	***Variable 1NAIS***	***Variable 2PMFBY***
Mean	32464970.55	12230301
Variance	2.63414E+15	3.775E+14
Observations	11	11
Pearson Correlation	0.993485637	
Hypothesized Mean Difference	0	
Df	10	
t Stat	2.090852636	
P(T<=t) one-tail	0.031519352	
t Critical one-tail	1.812461123	
P(T<=t) two-tail	0.063038704	
t Critical two-tail	2.228138852	

In the above table we can see that t calculated value (2.090) which is more than (0.05). Therefore, null hypothesis is accepted hence there is no significant difference between No. of farmers covered under NAIS and PMFBY Scheme.

To check the difference between numbers of farmers benefited under National Agricultural Insurance Scheme and Pradhan Mantri Fasal Bima Yojana

Test: Two sample T test

- H_0: There is no significant difference between National Agricultural Insurance Scheme and Pradhan Mantri Fasal Bima Yojana scheme towards the No. of Farmers Benefited.
- H_1: There is a significant difference between National Agricultural Insurance Scheme and Pradhan Mantri Fasal Bima Yojana scheme towards the No. of Farmers Benefited

Table 8: t-Test: Paired Two Sample for Means

t-Test: Paired Two Sample for Means	*Variable 1 NAIS*	*Variable 2PMFBY*
Mean	10419434.18	3592569.818
Variance	2.9062E+14	3.37072E+13
Observations	11	11
Pearson Correlation	0.994006035	
Hypothesized Mean Difference	0	
Df	10	
t Stat	2.004713454	
P(T<=t) one-tail	0.036406875	
t Critical one-tail	1.812461123	
P(T<=t) two-tail	0.072813749	
t Critical two-tail	2.228138852	

In the above table we can see that t calculated value (2.004) which is more than (0.05). Therefore, null hypothesis is accepted hence there is no significant difference towards NAIS and PMFBY Scheme for the no. of farmers benefited.

Findings, Recommendations and Conclusion

Findings-The major findings of the study are presented in this chapter in accordance with set objectives such as awareness level and perception of farmers, Satisfaction of crop insurance scheme, Area insured, Sum Insured, Farmers Covered, Farmers Benefited, Comparison between two different scheme NAIS and PMFBY Scheme, WBCIS and PMFBY Scheme and Demographic profile of Farmers.

- In general, Crop insurance Scheme failed due to poor implementation efficiency, farmers lack of knowledge of the program, insufficient crop coverage and high premium amount are some of the

major reasons so crop insurance program implementation failed. Insurance firms have not advanced the scheme because they find spending enormous money as non- productive in awareness/ promotion campaigns.
- Most farmers were not well educated, so they don't know the crop insurance procedure with the support of other educated people, they insure their crops and because of competition from banks. Therefore, they were uninterested in knowing the crop insurance scheme process.
- Implementing agency failed to advertise the method of crop insurance in a plain language which is readily understandable to the Illiterates.
- The farmers don't have accurate details about various insurance policies enforcing premium paid agent and business.
- Farmers consider the crop insurance to be ideal mainly for farmers of large size and its level of risk sharing is very small. The small and marginal farmers are not economical to pay the premium rate.

Conclusion

The concept must be recognized by insurance providers, bank offices to all farmers that insurance is a transfer of risk from one person to another, by charging a small amount of premium in order to prevent a major loss in future. To understand how to apply farming practices knowledge helps farmers to grow better farming. Farmers need to realize this, so that farmers can prevent losses that they face this is because of a lack of knowledge that farmers do not take advantage of the benefits offered by the government. Agriculture is exposed to risks and uncertainties such as floods, drought, damage from insect infestations, hailstorms etc to protect farmers from these risks and uncertainties, various scheme is being introduced by the government. The crop insurance policy aimed at reducing the losses and helps to stabilize farm level income by encouraging technology and thus increasing investment in farming. The coverage by region is limited, number of farmers and value of farm production. Proper steps for the insurance provider to take raise of crop coverage, region approach, lower the premium rate and decrease the formalities in claims.

Recommendations

- Nevertheless, the presence of PMFBY Scheme should make accessibility for small and marginal farmers simpler, but some sections of the villages in society are unaware of the scheme. Improper marketing strategies can be one of the causes and successful measures should be taken to raise awareness of the existence of the scheme among small and marginal farmers.
- The main purpose for which the paper was written is to help build awareness among the farmer's
- All insurance firms, lending banks and government must take up to generate awareness program and campaign to build more competition, ensure greater relevance of the scheme and increase penetration.
- Higher subsidies to be provided to marginal and small farmers, as their potential for bearing losses is very poor compared to medium and large farmers. Government should provide additional land based premium incentives, reducing administrative costs and processing times for implementing agencies.

Like life premium, the insurance coverage period of any crop insurance policy is just one year and thus farmers are required to apply for the policy annually. Benefits such as no claim bonus, loyalty bonus etc cannot be given by insurance firms. To a farmer and for a specific land holding it is best to have crop insurance tenure ranging from five to ten years.

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EVALUATION OF ENERGIZED, ENGAGED AND CAPABLE FACULTY' OF NATIONAL EDUCATION POLICY 2020, INDIA

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Abstract

The national education policy 2020 (NEP 2020) is the latest document added to the education system by the Indian Government. To make necessary changes in the education system, the NEP 2020 is proposed. Expressly, concerning teachers, the NEP 2020 acknowledges the reality of unmotivated and dis-spirited Indian teachers. It proposes overhauling the teaching profession to create a robust merit-based structure of tenure, salary, and promotion that incentivizes and recognizes outstanding teachers. This article aims to evaluate the idea "Energized, Engaged and Capable Faculty" of the 'National Education Policy 2020' proposed by the Indian Government. The present situation of institutions and the implementation of "Energized, Engaged and Capable Faculty" and its purposes is discussed with a conclusion to finish the article.

Keywords: Education policy; Government of India; Teaching and Learning; Energized, Engaged and Capable Faculty.

Introduction

Education is considered the best tool to develop personalities, such as attitudes, feelings, perceptions, insight, abilities, and skills. So the progress of society and country depends upon the quality of its edu- cational institutions. Therefore, a country's future relies on the type of education and training imparted in the education institutions. For this reason, national education policy is revised according to present demand[1, 2]. The National Policy on Education (NPE) is a policy made by the Government of India to promote education among the people of India. The first NPE was formed in 1968, and the second was in 1986. It focuses on elementary education in colleges in both rural and urban India. The Indian Government promotes various programs to address illiteracy's difficulties in rural and urban India[3, 4,5].

The union government established the University Education Commission (1948–49), the Secondary Education Commission (1952–53), the University grants commission, and the Kothari commission (1964–66) to design India's education system. In 1961, the union Government formed the National Council of Educational Research and Training (NCERT) as an autonomous organization that would advise the union and State governments on creating and executing education policies [6, 7].

The National Education Policy 2019 visualized an India-centered education system that contributes directly to transforming our nation's sustainability into an equitable and vibrant knowledge society by providing high-quality education to all [8, 9].

In this article, the aims is to present the present working conditions of faculties and to evaluate the purposes and impact of the "Energized, Engaged and Capable Faculty" and how to implement this concept in higher educational institutes (HEIs). The following sections will cover a detailed discussion on the topic with a conclusion at the end.

Present situation and challenges for faculty motivation in HEIs

The service conditions of faculty members are also severely inadequate. There are too many faculty mem- bers on temporary appointments, with low salaries and insecurity. Faculty vacancies against permanent roles remain incredibly high; for example, faculty vacancies in the new Central Universities are reported to be over 50% and 35% in the new IITs; at other universities, the numbers are generally even worse. Ad hoc and contractual appointments have become the norm, compromising institutional processes and depleting the energies and motivation of all faculty members. Curricula and syllabi are too often handed to faculty members to teach, with little room for creativity or innovation in presentation, content, assignments, or assessment. In addition, heavy teaching loads, with high student-teacher ratios in each class, leave little time for adequate class preparation or student interaction, let alone time for research or other university activities and service. A second related issue is that faculty completely lack autonomy in course development, curriculum matters, pedagogical approaches, service initiatives, and research. Even for faculty members who were not on short-term contracts, the feeling of being empowered and having the freedom to innovate is generally lacking.

There are several challenges for faculty motivation in HEIs at the current time. First, physical infrastructure and service conditions remain less than ideal at too many institutions, including at many Central and State Universities. Many institutions lack the facilities and infrastructure needed for faculty (and student) to feel comfortable coming to work. Essential facilities must be provided and maintained, including clean drinking water, clean working toilets, blackboards, offices, teaching supplies, laboratories, pleasant classroom spaces, and campuses.

A further challenge with faculty motivation is that career management is often not based on merit but rather on seniority, luck, or other arbitrary factors. Most institutions have no clear tenure track or career progression system that ensures that hiring, retention, salary increase, promotion, and vertical mobility are all based on merit and quality of performance in teaching, research, and service. Incentives for conducting outstanding work are not an inherent part of the system, severely reducing faculty motivation and commitment to excellence.

Finally, the institutional leadership system is weak as they are not trained and fostered well in advance or are not always chosen based on merit. In many cases, institutional leadership is determined based on corrupt practices. The transition between institutional leaders is too often not smooth, with reports of leadership vacancies for several months or more. As institutional leadership, by definition, must take the lead in creating a merit-based culture of excellence and high performance at each institution, the broken leadership system can severely demotivate families and students.

Implementing the idea “Energized, Engaged and Capable Faculty” in HEIs

The most crucial factor in the success of Higher Education Institutions is the quality and engagement of their faculty. This essential matter has not escaped the attention of India’s current higher education system. Various initiatives have been introduced in the past several years to systemize recruitment and career progression and to ensure equitable representation from multiple groups in the hiring of faculties.

In the following subsections, the initiatives recommend by this policy to achieve an engaged, motivated, and capable faculty in HEIs are discussed in detail.

Motivating and energizing faculty- Service conditions, faculty empowerment, performance management, career progression, and institutional leadership will facilitate the faculty members to be motivated, energized, and incentivized to spend their energies on achieving personal and institutional excellence in teaching, research, and service to their com- munities to achieve high quality in higher education.

Service conditions for excellent teaching and research- All HEIs must be equipped with the basic infrastructure and facilities necessary to carry out good work in higher education, including but not limited to clean drinking water, clean working toilets, blackboards, offices, teaching supplies, laboratories, pleasant classroom spaces, campuses, etc. Faculty must be appointed to individual institutions and not transferable across institutions so that they may feel genuinely invested and committed to their institution and community. Encouraging faculty to do innovative research, teaching, and service is a key motivator and enables faculty to do outstanding, creative work.

Incentive excellence through merit-based career management- Institutional decisions regarding faculty recruitment, retention, salary increases, promotions, recognition, and vertical mobility into institutional leadership must all be based entirely on merit and performance concerning the quality of teaching, research, and service. In keeping with the vision of autonomous institu- tions empowered to drive excellence, HEIs will have clearly defined independent and transparent processes for faculty recruitment. The goal will be to guarantee the highest the capability of individuals and a wide range of capacities and experience among teachers.

Creating a culture of excellence through institutional leadership- High-quality institutional leadership is essential for an institution's success and its faculty's improvements. Various outstanding faculty with high academic and service credentials and demonstrated leadership and management skills will be identified early and trained through a ladder of leadership positions. Institutional leaders must create a culture of innovation and excellence that will encourage and incentivize outstanding and innovative teaching, research, institutional service, and community outreach from all faculty members. In higher education institutions, faculty must be appreciated and supported with outstanding practice and helpful working environments.

Adequate physical infrastructure and facilities- For proper teaching learning environment, each HEIs should provide adequate physical infrastructure and facilities with basic hygiene requirements by 2023. Moreover, safe drinking water and functioning toilets; faculty office space; conducive learning environments with pleasant classroom with good furniture; materials and infrastructure to support differently-abled students; well-designed campuses; computers and computer rooms; internet connectivity and institutional email; science laboratories; vocational education spaces; materials for arts /crafts, etc., are instructed so that teachers can teach properly.

Ensuring faculty availability- Every institution must have adequate faculty, ensuring that all programs, subjects, and field needs are fulfilled, a desirable student-teacher ratio is maintained, and diversity is ensured. Faculty must have academic expertise, depth, teaching capacities, and dispositions for public service. They must be inspired and guided by the educational goals and vision for the country as envisaged in the Constitution. The Faculty body must be a combination of academicians and field practitioners, which is critical for establishing solid and involved connections with the field of practice; lateral requirement will therefore be encouraged.

Institutional autonomy for recruitment- All Institutions, including public institutions, will have the autonomy to recruit faculty and other mem- bers. Recruitment will be based on rigorous and transparent criteria and processes; the requirements and procedures will be available in the public domain.

Orientation programs for the new faculty- All new faculty in HEIs must undergo orientation programs, which may also be designed and offered by the departments/colleges of education. This program must familiarize them with the culture and ethos of the institution, the programs and courses, good teaching practices and pedagogical approaches, and other matters that will facilitate them into becoming an effective part of the team of the HEI. Each new faculty member may also be assigned a faculty mentor having a long tenure in the HEI and an exemplary track record.

Monitoring by senior academics- A large pool of outstanding senior /retired faculty, willing to provide short term mentoring /professional support to University /College teachers must be funded and established, particularly those with the ability to teach in Indian languages. Outstanding people for specific subjects or geographies must be specially considered. Faculty will be empowered to make curricular choices for their courses and to pursue research with academic freedom.

Career and compensation management of faculty- All HEIs will decide their people management processes, including career progression, promotions, compensation (salary) determination and service conditions of all their employees. HEIs will set up effective and fair processes for career progression, promotion and compensation determination of all its employees, including the faculty. These processes will be based on developing, recognising and rewarding performance and contribution; they will not base on 'seniority'.

The evaluation of contributions and performance, through these processes will be in the context of the work goals and objectives set up for individuals, deriving from the goals of the institution and informed by measures of excellence in the relevant field across the country in the world. The evaluation of research will ensure that the quality of work is assessed rigorously, and will not be driven by mere number of publications, being especially careful about the credibility and reputation of the publication and platforms ensuring that no credence is given to low quality journals.

Discussion and Conclusion

The vision of India's new education system has been crafted to confirm that it touches every citizen's life, consistent with their ability to contribute to this country's growing developmental imperatives and create a just and equitable society. The new policy NEP 2020 on the education system is significantly connected to the Education system. It explains the whole area of Education. This policy is divided into many sections because it discusses every area of Education. So, it clears the importance of faculty members. Faculty should be energized, enthusiastic, active, and engaged because it plays an essential role in all educational institutions, as discussed in the previous sections.

In a nutshell, it can be seen that the policy, National Education Policy 2020, is functional. The idea Energized, Engaged and Capable Faculty' of the NEP 2020 by Indian Government is wonderful. If it is properly implemented, faculty members will get proper condition for teaching and research. They can enrich their knowledge, teaching and research skills. Indian students and the educational system will be benefited from the new approach.

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THE NEW DIMENSION OF ACCOUNTING: A DIGITAL ACCOUNTING (A STUDY ON EXPERT SYSTEM)

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Abstract

Digital accounting means conversion of accounting record and transaction in an electronic form. Replacement of conventional accounting practices to electronic practices termed as digital accounting. The objectives of this study are to identify factor that shifted conventional accounting to digital accounting, to understand various dimensions of it and working of an expert system. The study is based on secondary data for which relevant sources are taken into consideration. The expert systems have made an incredible contribution to the digital accounting. It is found that because of the high cost of development, digital accounting adoption is bit slow as compare to its scope, only large accounting firms were actively involved in the development of most expert systems for accounting purposes. Expert systems role in the accounting will increasing in high speed in the future.

Keywords: Accounting, Digital Accounting, Artificial Intelligence, Expert System

JEL Classification: M4, M41, M49

Introduction

"The science and engineering of making intelligent machines, especially intelligent computer programs" -*John McCarthy*

The digitalization is the need of hour, as pandemic has shown that how digital world can assist in every field/ sector of economy, many initiatives, government policy as well as our New Education Policy has also given on emphasis on digitalization. Digital accounting means conversion of accounting record and transaction in an electronic form. Replacement of conventional accounting practices to electronic practices termed as digital accounting. Talking about Corporate world as it would have been more challenged if the transformation of conventional accounting system to digital accounting. If we see digitalization in the field of accounting is moving forward with rapid pace and which has response positively. "Accounting is an art of recording, classifying and summarizing in a significant manner and terms of money, transactions and events, which are, in part at least, of a financial character and interpreting the result thereof". (AICPA, 1941) Digital technology can help improve communication, collaboration, content management, access to analytics data and social networking as well as staff and customer experience. Successful enterprises are embracing technology to create digital workplaces that improve business cohesion (Khin & Ho, 2019). 'If the accountancy profession becomes highly digitally literate, then the accountant will drive the technology-enabled business agenda forwards. If they don't, then the Chief Information Officers (CIO) will. Digital affects all areas of a business and in many ways including analytics, process efficiencies and customer engagement. The CFO who is a key player in the strategic planning process shouldn't be absent in this area. If the CFO is absent in leading this, the CIO or someone else will rise to fill the void. It is really important to focus on the digital literacy of people who are in the profession.' (Charles Marful, 2020) Conversion of Conventional Accounting or recording, classifying & summarising in electronic mode can be termed as digital accounting, the formation, representation and transmission of financial data in an electronic format.

Table 1: Dimension Give Rise to Digital Accounting

▪ Rise of Paperless accounting ▪ Boundaries to External Systems ▪ Database Management System ▪ Automation ▪ Uniformity of systems	▪ Hybrid System ▪ Instant reporting ▪ Transparency ▪ Data Analysis ▪ Visualisation Mechanism for Decision Making ▪ Cloud Computing

Expert systems are computer programs that use captured human knowledge to solve problems that ordinarily require human experts. They can be used by non-experts as well as experts to improve problem solving capability and to provide assistance in areas such as auditing, tax, financial planning, as well as professional education

Literature Review

(Troshani et al., 2019) Digital accounting, or e-accounting, as a corresponding analog, refers to the representation of accounting information in the digital format, which then can be electronically manipulated and transmitted. **Kornchai Phornlaphatrachakorn**, **(2021)** In their study they found that digital accounting has a significant impact over financial reporting like quality of reporting, account related data, and strategic decision usefulness. **Smith, L. Murphy (1994)** "Accounting expert systems" Expert systems are problem-solving programs that mimic the way human experts' reason. These systems were first developed in the late 1970s as a means of incorporating computers within the managerial decision-making framework. Unlike conventional programs, expert systems approach problems using qualitative analysis in addition to standard quantitative data-oriented analysis. They have since evolved into reliable tools for supervisors and managers and can now be applied to a variety of complex problems. In the financial field, expert systems have been developed for specialized areas such as auditing, tax planning, financial analysis and professional education. While only a handful of these systems can be purchased, many software packages are available for users who may wish to develop managerial decision-making software that is tailored to their needs. **Antonio Sánchez Tomás (1997)** "Expert Systems Applications in Accounting", Expert system applications in accounting enable to cover a very important vacuum in the development of this field. The appearing of these systems has closed a stage in the theoretical and practical development of accounting in which structured tasks computing prevailed, with ordinary computer-based software, but it was not enough in current environments, where furthermore the computing of non-structured tasks is needed. That is to say, with the using of expert systems in accounting it is possible to pass from the simple information management to knowledge management, which is an essential element in the accountant decision-making processes. **Daniel E. O'Learyt (1997**) "The Impact of Artificial Intelligence in Accounting Work: Expert Systems Use in Auditing and Tax" The impact of a technology (expert systems) on work processes (accounting), with particular emphasis on differences of effect on auditing and tax work. Despite a small sample size, we have found some differences between auditing and tax ES. Perrow's theories of work and organisation allow us to understand these differences. What is perhaps most important is not the actual differences we found, but that differences exist.

The impact of ES on work, and vice versa, means that impact of any ES implementation cannot be predicted without understanding of the nature of the underlying work and knowledge. **Cindy Greenman, (2017)** "Exploring the Impact of Artificial Intelligence on the Accounting Profession" Artificial Intelligence is critical to the future of the accounting and auditing professions. AI is a vital tool that will provide these professionals with the needed tools to increase the efficiency and effectiveness of their occupations.The repetitive tasks of bookkeeping or process-driven assignments are more likely to be replaced with an automated technology than the higher value specialties that involve professional judgement. Many believe that the younger generation of accountants need to understand and be prepared to work alongside artificial intelligence. **Odoh, Longinus Chukwud (2018)** "Effect of Artificial Intelligence on the Performance of Accounting Operations among Accounting Firms in South East Nigeria" The adoption and subsequent use of artificial intelligent in accounting profession date back to decades ago, however, it gains limelight in the recent time as today's business environment and operation embrace digital technology through the adoption of computer/machine devices. This adoption saw the light of the application of a more intelligent system which enables radically different approaches to the ultimate objectives of accounting and the kinds of fundamental business problems the profession aims to solve. The study concluded that, the application of artificial intelligence positively influences the performance of accounting functions. With the positive impact been made by artificial intelligence, in the coming decades, intelligent systems will take over more and more decision-making tasks from humans. While accountants have been using technology for many years to improve what they do and deliver more value to businesses, this is an opportunity to rebrand, reengineer and radically improves the quality of business and investment decisions which is the ultimate purpose of the profession.

Objectives of the Study

1. To identify the factors that shifted conventional accounting to digital accounting.
2. To understand working of an expert system.
3. To demonstrate use of the expert system in accounting

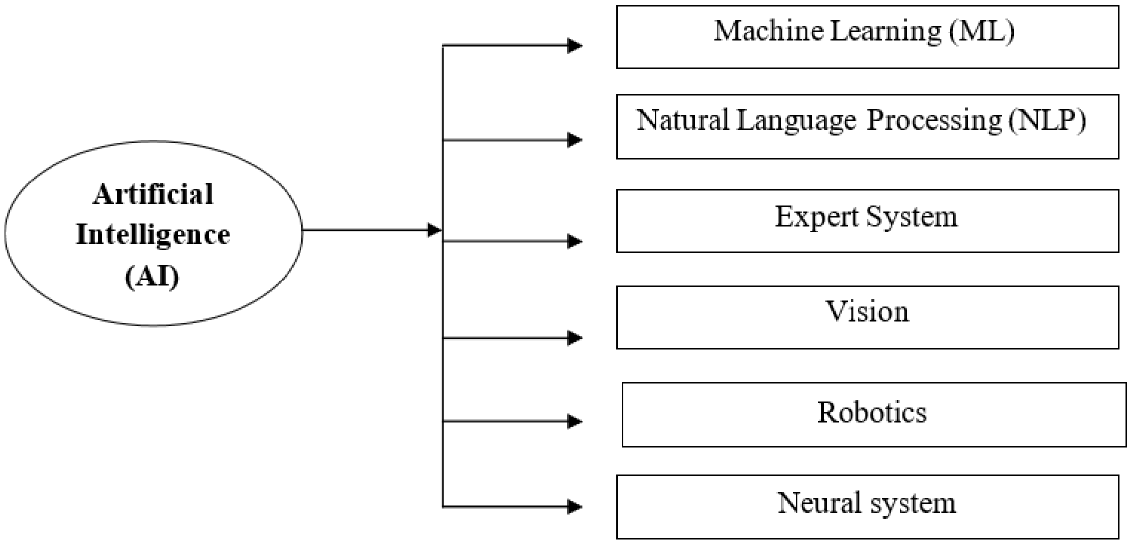
Research Methodology

The study is based on secondary sources of data/ information. All the relevant sources like books, journals, newspapers and relevant websites have been used in order to make the study an effective one. In addition to this various people personal observation and remarks used in this study.

The Future of Accounting: Digital Transformation of Accounting

- Accounting Information Systems
- Artificial Intelligence
- Big Data
- Continuous Auditing and Monitoring Systems
- Corporate Reporting on The Internet
- Cutting-Edge Technologies
- Decision Support Systems
  - E-Commerce, E-Business, E-Government, E-Society, E-Tourism
  - Enterprise 2.0, 3.0
  - ERP Systems
  - Expert Systems and Applications
  - Implications of Augmented Reality for Business
- Internet Of Things
  - Management Accounting and social media
  - Metadata Languages
  - Microsimulation Applied to Digital Accounting and Finance
  - Ontological and Knowledge-Based Approaches To Metadata
  - Organizational And Social Aspects Of Semantic Web And Related Technologies
  - Organization And Management Of Information Systems
  - Semantic Web
  - Social Agents
  - Social Analytics
- Social Media
  - Social Aspects of Computing and Information Technologies
  - Tourism and New Technologies
  - Webmetrics
  - Xbrl and Languages for The Electronic Communication of Business Data

Figure 1: Artificial Intelligence (AI) and Its Branches



The Artificial intelligence (AI) is a broad term that refers to technologies that make machines smart. The name Artificial Intelligence, credit goes to John McCarthy and it that branch of computer science which deals with experiential approach which leads its goal of creating an intelligent machine that can perform diverse tasks by using its intelligence. It is also the name of the academic field of study which studies how to create computers and computer software that are capable of intelligent behaviour. Thus, systems that think like humans (system that thinks rationally) and systems that act like humans.

Machine Learning (ML): It is a method where the target (goal) is defined and the steps to reach that target is learned by the machine itself by training (gaining experience).

Natural Language Processing: Natural Language Processing is broadly defined as the automatic manipulation of natural language. Computer understands and reacts to the command and statements to natural language like English Expert System: Programming computers to make decisions in real life situations. AI based computer system that learns and reciprocates the decision-making ability of a human expert.

Vision: Machine vision captures and analyses visual information using a camera

Robotics: AI focuses on different branches and application of robots. AI Robots are artificial agents acting in a real-world environment to produce results by taking accountable actions.

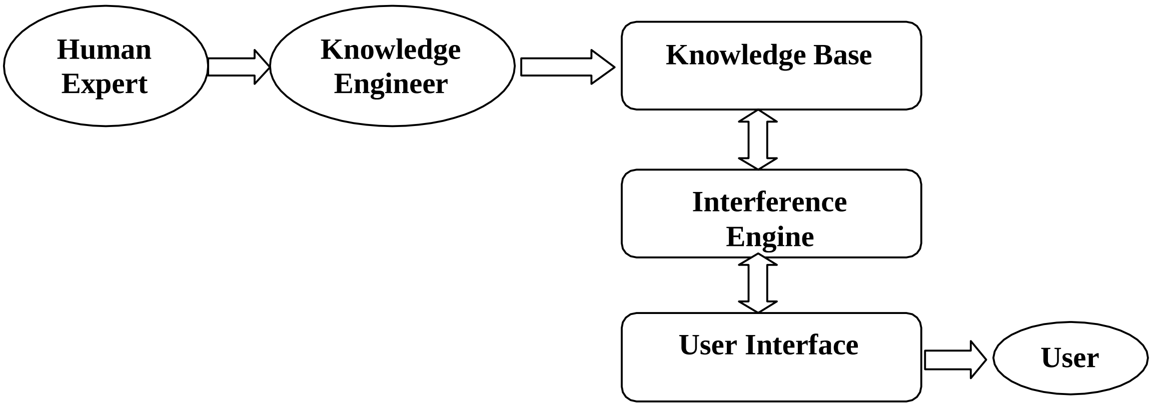
Neural System: Computer that can act like or simulate the functioning of the brain.
Expert System: An expert system is, composed of two major concepts:

- **The Knowledge-base**
- **The Expert System Shell**

It is computer software which contains the knowledge of an expert and mimics his reasoning processes when solving problems in a certain domain. It holds the knowledge of an expert in the system knowledge base. “An expert system is regarded as the embodiment within a computer of a knowledge-based component, from an expert skill, in such a form that the system can offer intelligent advice or take an intelligent decision about a processing function. A desirable additional characteristic, which many would consider fundamental, is the capability of the system, on demand, to justify its own line of reasoning in a manner directly intelligible to the inquirer”.[1]
The combination of the encoded metadata files in the system and independent component for creating, editing and executing rules. An Expert System is defined as an interactive and reliable computer-based decision-making system which

uses both facts and heuristics to solve complex decision-making problems. It is considered at the highest level of human intelligence and expertise. It is a computer application which solves the most complex issues in a specific domain.[2] The Expert system recognized as The Highest Level of Expertise which provides efficiency, accuracy and imaginative problem-solving, Right on Time Reaction which response in a very reasonable period of time with the user, Reliability which make no mistake, Flexible, Effective Mechanism which helps administer the compilation of the existing knowledge in it and Decision Making which handle the challenging decision problems and delivering solutions.

Figure 2: Model of Expert System



Human Expert: For the development of expert system firstly human i.e., person having specialized knowledge of particular field (accountants, engineer, doctor etc.).

Knowledge Engineer: Human having knowledge of computer science like computer engineer, software developer.

Knowledge Base: The knowledge base is a storage area of facts. It stores all the knowledge about the problem domain. It is like a large container of knowledge which is obtained from different experts of a specific field.

Inference Engine: The inference engine is the brain of the expert system. It comprises set of rules for specific problem which help to solve the problem. It refers the knowledge from the Knowledge Base. It also helps in deducting the problem to find the solution. This component is also helpful for formulating conclusions.

User Interface: It helps the user communicate with the expert system. It takes the users query in a readable form and passes it to the inference engine.

Expert System in Accounting: The expert system can be applied in the field of accounting like clerical, financial and accounting tasks. These encompass many of the requirements necessary in order to develop an expert system (i.e., they require specialized knowledge, there are real domain experts, experts are scarce, expertise needs to be recovered from different locations, most tasks require heuristic solutions etc). The expert systems can be applied in every accounting area.[3]

- **Auditing:** Materiality and risk analysis, internal control evaluation, audit planning, evidence evaluation, specific account analysis, choosing an opinion, report issuing, internal auditing, EDP auditing, etc.
- **Cost accounting and management accounting:** Cost assignment and assessment, scarce resources assignment, variance control and analysis, management planning and control, management information systems design, etc.

- **Financial accounting:** accounting regulation, accounting standards, accounting record recovery and analytical review, accounting system design, accounting entries, financial statement consolidation, etc.
- **Financial statement analysis:** financial statement wealth, financial and economic analysis, business financial estate ratio assessment and understanding, trend assessment and analysis, etc.
- **Financial planning and financial services industry:** Corporate financial planning, personal financial planning, capital budgeting, treasury management, stock exchange, insurance, banking, credit granting, etc.

Model of Expert System: For Accounting

In this how the expert system works with accounting is explained, here we have use illustrative manner to define. For this purpose, we used **Xero Accounting Manual**, here we are going to maintain invoice. Here, in this we can see how Human Expert, Knowledge Engineer, Knowledge Base, User Interface and User who is person not having accounting knowledge but still easily accounting activity performed by him.

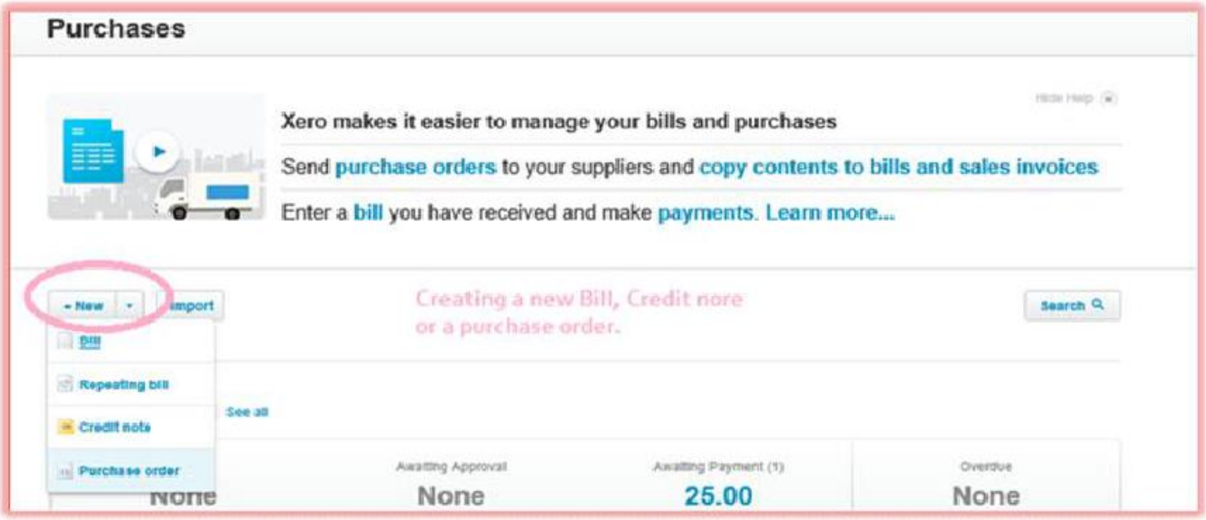
Recording Purchase in Xero Accounting Application[4]

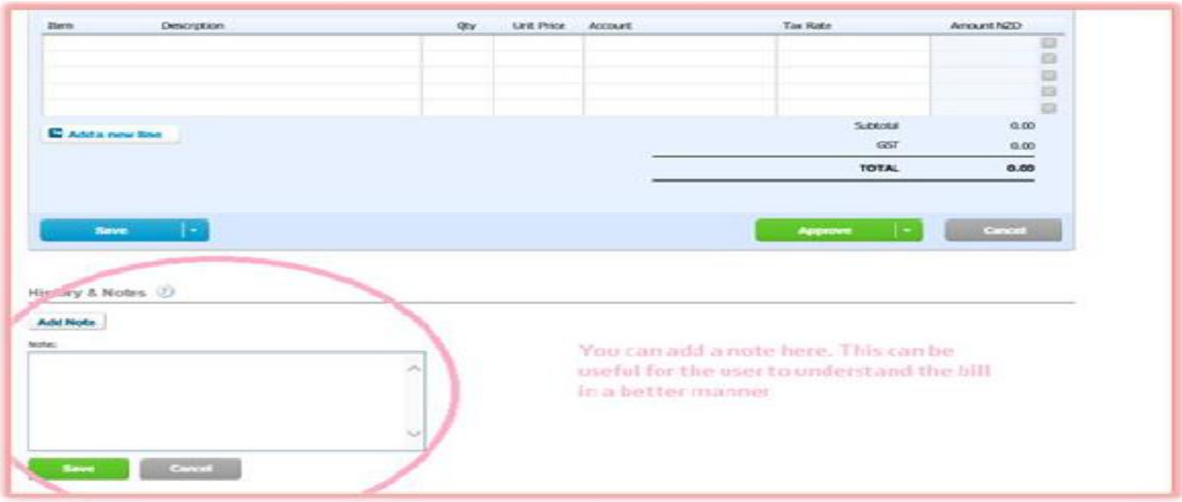
Accounts Payables (Purchases)

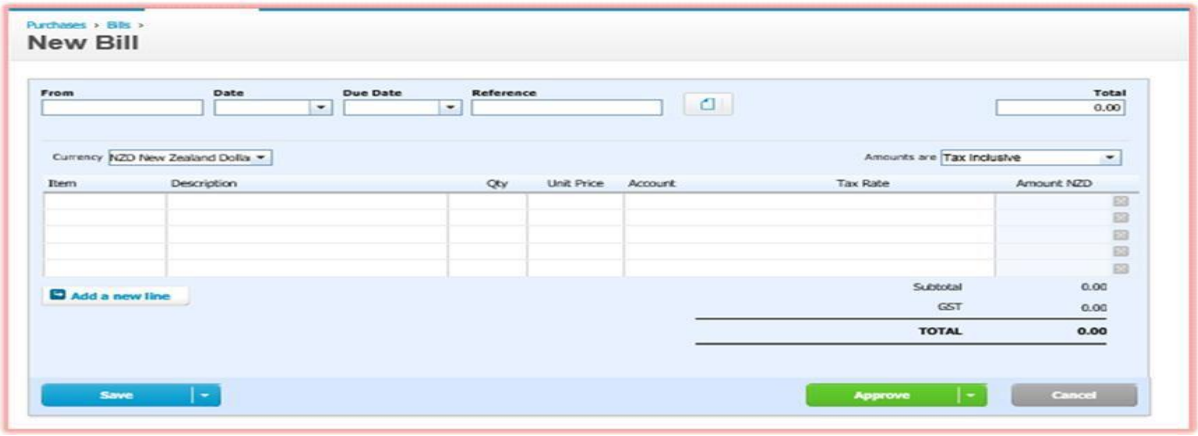
- You can access purchases in Xero from Accounts> Purchases.
- Xero gives you an easy-to-use function for creating a purchase order and sending it to the designated supplier
- You can convert a purchase order into an invoice whenever you require.
- Xero also has capability of creating a credit note against the purchases in case you need to reduce your purchases.

Creating a Bill in Xero

- You can create a new bill in Xerox by Going to Accounts> Purchases> New > Bill.
- For creating a bill, you need to enter basic information from vendor invoice as described in the screenshot below:
- Mentioning a note in the bill:







There is many other experts' system which is available for the accounting. Some of them are FreshBooks, Sage 50cloud, NetSuite ERP, QuickBooks Enterprise, Tipalti, Zoho Books, Gusto, FreeAgent, Sage Business Cloud Accounting, Zoho Expense, Zoho Invoice, Online Invoices, Sage Intacct, Xero, ADP Workforce Now etc.

Conclusion

The expert systems have made an incredible contribution to the digital accounting. It is found that because of the high cost of development, digital accounting adoption is bit slow as it should be, only large accounting firms were actively involved in the development of most expert systems for accounting purposes. Expert systems role in the accounting will increasing in high speed in the future. Though digital accounting brings many beneficial dimensions to the business at same time it gives rise to expenditure (costs), for digital accounting computer hardware and software required which need investment, technical consultants fee, the costs involved in systems, processes, processing of information and report generation changes, it require continuous training for personnel with specialized skills, need to pay for security, control and audit requirements for financial transactions during the initial configuration. And many recurring expenditures like system upgradation and software need regular update.

Specially in case of India we can say in coming days almost accounting will be completely moving towards Digitalization so due to this we can draw that digital accounting will be appreciated in near future because for its accuracy and efficiency. As expert system, being user friendly it will be most demanded. In current scenario many originations have already developed their expert system in India.

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M -BANKING CREATES AWARENESS AMONG INDIAN CUSTOMERS: A STRATEGY FOR FINANCIAL INCLUSION

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Abstract:

Nowadays Financial Inclusion orates far and wide in India and is phenomenally advocated by the Government agencies. Mobile Banking is one of the tools that plays a substantial role in the accomplishment of financial inclusion aims of our country. As India is imminent towards a digitally viable economy in the world, m-banking authorizes the customers to conduct financial transactions and all other activities solely by a smartphone. The research is focused on various purposes that drives the usage of mobile banking services. It also communicates usthe standard of awareness in customers and makes clear the role of M-banking in promoting financial inclusion in our country. For accomplishing the objective of this paper, we've adopteda five-point Likert scale questionnaire that analyses a sample magnitude of 100 respondents. The paper establishes the significant link between diversified determinants like cost- effectiveness, ease of accessibility, etc to the usage of M-Banking services by customers

Keywords- Mobile banking, financial inclusion, customer awareness

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Introduction:

Based on the statistics on worldometer elaboration of the latest United Nations data (Friday, March 25 2022) the current populace of India stands at 1,403,383,978. The majority of the population, particularly in rural areas, is excluded from the accessibility of financial services (Gouna Segaran, Kuriakose, & Iyer, 2013). India had 1.2 billion cellular subscribers in 2021, of which about 750 million had been smartphone users. It is poised to be the second- largest smartphone manufacturer in the subsequent 5 years, in accordance to Deloitte's 2022 Global TMT (Technology, Media and Entertainment, Telecom) predictions. Financial inclusion has been identified as an enabler for 7 of the 17 sustainable development goals. The World Bank group considers financial inclusion a key enabler to decrease intense poverty and boost shared prosperity and has put forward a formidable global goal to attain Universal Financial Access (UFA) by 2022. Mobile banking is very handy in today's digital age with many banks presenting impressive mobile applications. The potential to deposit a cheque, to pay for merchandise, to transfer money to a friend, or to locate an ATM right away,etc. are the driving factors for people to use M- Banking.

Review of Literature:

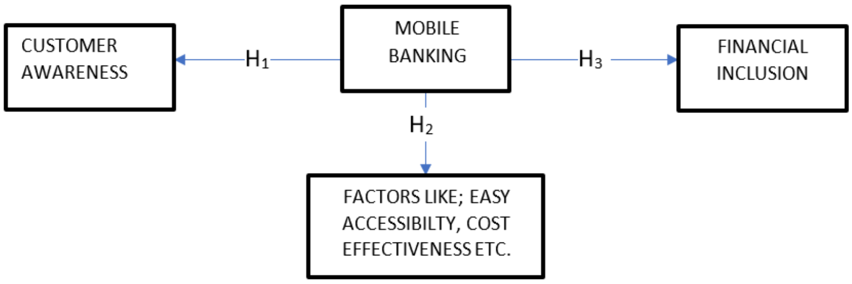
Adam Konto Kyari & Faisal Abdullah AI Hudithi (January 2022), study investigates the factors that influence consumers adoption of mobile banking in Nigeria. In this paper data was collected by five-point Likert and using factor analysis and multiple regression model, as per the findings of the study that Nigeria bank customers have a reasonable amount of computer knowledge but not interested to take any type of risks. B. Vimala & Dr. K. Alamelu (March 2022) paper mainly focus on market opportunities for savings and awareness on digital banking, the study is fully based on primary data collected by 150 respondent, statistical tools used like percentage analysis and Anova. Paper also identifiesthe factors influencing the awareness and usage of digital banking services by women. Hway-Boon Ong & Lee-Lee Chong (March 2022), purpose of this paper is to examine the impact of cashless payments on the internet and mobile banking. Study mainly focuses on how consumer use cashless payment methods and factors that affects consumers to adopt mobile banking or cashless system in a daily transfer of payments. V. Deva Devan (March 2022), paper focuses on understanding the accessibility of retail mobile banking during the covid-19 pandemic, study offers that understanding the populationsexperience about actual use of mobile banking and their expectations of mobile banking. Papersuggests that retail bankers should improve the service quality and performance of their mobile banking services. Purnima Ghugh (February 2021), study on customer awareness with respect to mobile banking in Hisar and also analyse the factors that affects customer to usage mobile banking services. Paper is based on exploratory research and primary data collected from survey in Hisar, India sample size was 200 respondents.R. Tamilselvi & P. Balaji (August 2019), study focuses on key determinants of behavioural intention towards mobile adoption. Research was conducted to understand the customer behaviour in mobile banking usage intention and adoption. This research study aims to explorevarious insights related to behavioural intention towards the adoption of mobile banking especially among youth in the Chennai city and Hyderabad city. Mahmud Akhter & Shantanu Dutta et. al, (July 2018), paper describe the consumer adoption of mobile banking services examine the factors, this measurable study investigates consumers behavioural intentions to adopt mobile banking at three stages like static, interaction, and transaction service. M Bhuvana & S Vasantha (June 2017), study analyse the outlook for mobile banking adoption- A strategy for achieving financial inclusion. This paper has done an inquiry on factors that determines the usage of mobile banking services between the rural customers and has cognize the significant relationship. Nidhi Singh & Neena Sinha (April 2016), study focus on "mobile banking and its impact on customers banking transactions: A comparative analysis of public and private sector banks in India" in this paper mainly focus on customer perception about mobile banking services studyfound that customer has different views on mobile banking services also evaluate the impact of mobile banking on customer experience after using mobile banking for the survey study focus on five public and five private sector banks for identify mobile banking system in the banks. Amola Bhatt & Shahir Bhatt (February 2016), paper analyse the factors affecting customers adoption of mobile banking services, the current study aims to describe the usages pattern of mobile banking customers and identify the factors which affects their usage of m-banking. Study finds that time effectiveness, convenience, safety, operational simplicity and ease of navigation that all are enriching their mobile-banking experience and have the potential to increase adoption of mobile banking.

Research Objective:

a) To identify the level of awareness among customers towards mobile banking.
b) To explore the purpose behind using mobile banking services.
c) To understand the role of M-Banking in Financial Inclusion.

Research Hypothesis:

a) H1: There is considerable relation between customer awareness towards mobile banking.
b) H2: There is significant relation between factors and mobile banking services.
c) H3: There is a positive relation between M-Banking applicability and financial inclusionattainment.



Research Methodology: Sampling Technique- Customers awareness towards mobile banking has been studied using a structured questionnaire following which the questions were taken from the literature review of various articles. The study consists of 10 dependent variable constructs. There are total 21items that were used in the study. The sample constitute of customers of different age group from Gwalior region. The study has adopted purposive sampling technique. **Data collection-** The primary data for this study has been collected from 82 respondent in the Gwalior region. The questionnaire was circulated among customers through online survey. For analysing the data statistical package of social science has been used.

Data Analysis

Table 1: awareness about mobile banking

Are you aware of Mobile banking?	
Options	% age respondents
a) Yes	95%
b) No	05%
What are the mobile banking facilities you use?	
Options	% age respondents
a) To get b) account balance update	35.36
c) To transfer d) money	28.04
e) To pay f) utility bills	21.95
g) To buy goods and services	26.83
h) All the above	71.95
How did you get to know about mobile banking	
a) Internet	57.32
b) Friends	28.04
c) Bank itself	35.36
d) Newspaper	4.882
e) Others	5.61

Table 1: Motivational factors for mobile banking usages

What would motivate you to use mobile banking	
Options	% age respondents
a) Improved user interface	43.9
b) Reduce risks in every transaction	32.93
c) Increased awareness	40.24
d) Free demo by the banks	7.32
Others	24.39

With reference to the above figures, we come to a conclusion approximately 95% of the sample size are aware of the concept of mobile banking. Out of the 95%, approximately 72% use the mobile banking for all the services mentioned in the chart. As per the consolidated data 57.32% of 95% of Mobile Banking users came to terms with the facilities via the internet and Improved user Interface along with increased awareness are the driving factors in the usage of mobile banking.Thus, H1 hypothesis i.e. there is considerable relation between customer awareness towards mobile banking is accepted

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Cronbach's Alpha

Table 3: Case Processing Summary

		N	%
Cases	Valid	82	100.0
	Excluded[a]	0	.0
	Total	82	100.0

a. Listwise deletion based on all variables in theprocedure.

Table 4 : Reliability Statistics

Cronbach'sAlpha	Cronbach's Alpha Based on StandardizedItems	N of Items
.737	.820	21

For analysing the collected primary data and to confirm the model SPSS analyses was used. Reliability test has been done to analyse the validity of the questionnaire and Cronbach's Alphavalues are studied. The reliability value is 0.737. For analysing the primary data, we have used SPSS analyses. We have calculated mean, standard deviation, correlation, and multiple square correlation of the data. Through the table below we can say that all the factors have strong correlation with the mobile banking usage. So, H2: there is significant relation between factors and mobile banking services is failed to berejected.

Table 3: Item Statistics

Statements	Mean	Std. Deviation	N
I think using mobile banking saves my time	1.5732	.78615	82
I can carry out my banking easily using mobile banking	1.7195	.83554	82
I am happy with the user interface of mobile banking	2.0366	.82320	82
I trust the network connectivity while doing a transaction using mobile banking	2.2805	.87875	82

I find mobile banking cost effective as compare to visiting banks	1.9268	.95297	82
I used mobile banking because of its 24*7 availability	1.6220	.82612	82
I am satisfied with the level of data and information security provided by the bank	2.1220	.85187	82
I am comfortable using new technologies like mobile banking	1.7927	.79718	82
I am completely aware of all the mobile banking services	2.0000	.84620	82
I use all the mobile banking services	2.1829	.91797	82

Table 4: Item-Total Statistics

Statements	Scale Meanif Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
I think using mobile banking saves my time	17.6829	35.157	.569	.557	.912
I can carry out my banking easily using mobile banking	17.5366	33.215	.744	.764	.902
I am happy with the user interface of mobilebanking	17.2195	33.260	.752	.652	.902
I trust the network connectivity while doing a transaction using mobile banking	16.9756	33.456	.674	.659	.906
I find mobile banking cost effective as compare to visiting banks	17.3293	32.470	.709	.617	.904
I used mobile banking because of its 24*7 availability	17.6341	33.519	.719	.631	.904
I am satisfied with thelevel of data and information security provided by the bank	17.1341	32.883	.765	.769	.901
I am comfortable using new technologies likemobile banking	17.4634	33.313	.775	.698	.901
I am completely aware of all the mobilebanking services	17.2561	34.094	.635	.514	.909
I use all the mobile banking services	17.0732	34.562	.526	.479	.916

Conclusion:

As per the report of the Committee on financial inclusion in India, Financial Inclusion is defined as "the process of ensuring access to financial services and timely & adequate credit where needed by vulnerable groups such as weaker sections and low-income groups at an affordable cost" (Rangarajan, 2008). Financial inclusion approach fundamentally focuses on the exercise of ICT (Information and Communication Technology) to expand access to banking facilities and services. The Government and the RBI supporting and promoting commercial and cooperatives banks are offering banking facilities to the society by using modern technology i.e., ATM, micro-ATMs, mobile banking and business correspondents, E- banking, smart cards, Aadhaar Enabled Payment Systems (AEPS) etc. Thereby, through various literature review analysis we came to the conclusion that M-Banking somewhere promotes financial inclusion in India and thus H3 hypothesis is accepted. Awareness factors relating to M-Banking has great role to play in achieving financial inclusion in our country.

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SOCIO-POLITICAL PERSPECTIVE OF JHARKHAND MOVEMENT

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Abstract

Jharkhand is an important state of Eastern India. 40% of India's mineral resources are present in the tribal-dominated state of Jharkhand. That's why this state is a major contributor of India's industrial revolution. The saddest aspect of this is that due to the extraction of mineral resources, the tribal population living here is losing its land, forest and identity. The demand for a separate Jharkhand state was raised in the first phase of the 19th century to protect the interests of the tribals. And, after a long struggle, a new state 'Jharkhand' was formed in the year 2000.

In this research paper, the political and social aspects of 'Jharkhand Separate State Movement' have been discussed. And those social and political issues have been discussed, which gave impetus to the demand for a separate Jharkhand state.

In this research paper, a brief discussion has also been made on the growing animosity between tribal versus non-tribal society and the division in tribal society on the basis of religion.

Key words: Jharkhand, Christianity, Sidhu-Kanhu, Tilka Manjhi, Birsa Munda, Adivasi Mahasabha, Jharkhand Party, Chhotanagpur Improvement Society JMM, Bhartiya Janta Party, Chota Nagpur Tenancy (CNT) Act, JAAC

1. The region

The Chota Nagpur Plateau of India and its surrounding area is known as Jharkhand. Before the year 2000 it was a part of Bihar state. The Jharkhand Movement was a socio-political movement that began with the demand for a separate statehood for this region. The Jharkhand movement was started in the early 20th century and finally gained statehood after the Bihar Reorganization Bill was passed in 2000.[1]

The origin of the word ‘Jharkhand’ is from "Jaher Khond". "Jaher Khond" means the sacred grove of Sal trees. The tribal people of the region worship "Mother Nature" at this holy place.

The present-day state of Jharkhand is part of the forested Chotanagpur plateau, which lies to the south of the Gangetic plain. The word Jharkhand is believed to have been used at least four hundred years ago, (Since the sixteenth century). In its broadest and original sense, the Jharkhand region includes most of the southern part of old Bihar and some districts of Chhattisgarh, West Bengal and Orissa. Nagpuri and Kudmali are spoken languages in this region. Apart from this, Mundari, Ho, Santali, Bhumij, Khadia and Khortha languages are spoken in Jharkhand.

2. Jharkhand Movement : An Introduction

Jharkhand movement broadly refers to the struggle of tribes for a separate state. A large part of Bihar, Bengal and Orissa is tribal dominated. The culture, lifestyle, language and customs of the tribes living in these areas for thousands of years are quite different. These tribes fought continuously for more than 100 years to save their culture, livelihood and identity. In the year 2000, the demand of tribes was fulfilled and a separate state called Jharkhand was established. This new state was carved out of the southern part of Bihar. But, the tribal-dominated districts of Bengal and Orissa have still not become a part of the larger Jharkhand state.

The struggle of Jharkhand state is not just a battle of culture but it is the result of struggle of tribes against centuries of oppression and economic exploitation.

Even though the tribes of Jharkhand were not educated, but they had a sense of independence and dedication towards their culture. Even during the British rule in India, there were many major rebellions by the tribes of this region.

In the initial phase, three major powers challenged the privacy of this region. Firstly, the English missionaries who brought the Bible, secondly the British officers who brought the whip and horse soldiers of the government and thirdly the non-tribes who came as merchants and moneylenders. The priests wanted to convert the tribes to Christianity. The British officials wanted to exploit the natural resources here by making them their slaves. The non-tribal traders wanted to grab their land and property by trapping them in debt trap. Against the aggression of these three, many huge rebellions took place in the entire forest area. These rebellions have a long bloody history from 1767 to 1919. In these, great public leaders like Tilka Manjhi[1], Sidhu-Kanhu, Birsa Munda had to sacrifice themselves – but their sacrifice filled the fight for their identity among the people here with never-ending energy[2,3]. In the background of the sacrifice and struggle of these great heroes, the demand for the state of Jharkhand started.

3. Tribal Movement for Separate Jharkhand state

The tribes of the region had been undergoing a variety of socio-political changes particularly for the last two hundred years. Since the middle of the 19th century tribes of Chotanagpur platue had been witnessing an upsurge of social movements. Almost two centuries ago, Mundas took up arms against the local landlords, conversion and the British administration. Transfer of Jharkhand to East India Company in 1771, intensified their anger and dissatisfaction. The movement confined to Bundu area of Ranchi district.

The modern tribal movement for a separate state or regional autonomy is a phenomenon started after India got independence. The main aim of the Jharkhand movement was the creation of a separate “Adivasi state”.

Before independence, it was the main issue. But after independence, decks were clear to orient the movement from ethnicity to regionalism. Demand of Adivasi Mahasabha was overlooked by the centre government because according to 1941 census the “land” of Jharkhand had only 44 percent of tribes, thus the demand of having a separate tribal state could not be fulfilled. Adivashi Mahasabha was formed by Jaypal Singh Munda in 1938.[4] Eventually Adivasi Mahasabha lost its momentum and this resulted in the formation of a new regional party, United Jharkhand Party in 1948. **United Jharkhand Party** was founded in 1948 by Justin Richard. Jaipal Singh, a leader of the Adivasi Mahasabha, joined the party. Later Jaipal Singh launch the Jharkhand Party. Jharkhand Party is an oldest Political Party in India formed in the year of 5 March 1949 by Jaipal Singh Munda.Which grew out of the demand for a separate Jharkhand state[5].

The newly formed Jharkhand Party demanded to establish a separate state comprising of mineral belts of Bihar, Orissa, West Bengal and Madhya Pradesh. The demand for a separate state includes autonomy and preservation of tribal culture and language. This was made by 34 MLAs of Bihar Assembly, who were also in opposition in the But In 1963 a section of Jharkhand Party MLAs’ joined the Congress party and with that the movement got slackened[6]. Further disintegration the party resulted in losing the people’s verdict for a separate statehood.

In 1972, Binod Bihari Mahato, Shibu Soren and A. K. Roy founded Jharkhand Mukti Morcha (JMM). Nirmal Mahto founded All Jharkhand Students Union (AJSU). They spearheaded the movement for a separate state of Jharkhand. The Jharkhand coordination committee (JCC) led by Ram Dayal Munda, Dr. B.P. Keshri, Binod Bihari Mahato, Santosh Rana, and Suraj Singh Besra started a fresh initiative in the matter. It try to coordinate between different parties. Dr. B.P. Keshri sent a memorandum to form Jharkhand state in 1988.[7] In 1980s

Jharkhand Mukti Morcha (JMM) under the leadership of Sibu Soren came into prominence. After 1984, the political dominance of Jharkhand Mukti Morcha increased. At the same time a new political party named Bhartiya Janta Party(BJP)was gradually increasing its dominance in urban areas of Jharkhand. The party had huge support of RSS. BJP was also in a favour of a separate tribal state. Main aim of BJP was to assimilate the region in the national political system and came up with the proposal of making "Jharkhand" as "Vananchal". As Bhartiya Janta Party was a new party with high probability of being in or near centre, the people supported them freely. They were the first national non-Jharkhand party, who supported the issue of Jharkhand. In August 1995, the state government of Bihar established the 180-member Provisional Jharkhand Area Autonomous Council. The council had 162 elected members (two each from eighty-one assembly constituencies in the Jharkhand area and eighteen appointed members. But, after the failure of Jharkhand Area Autonomous Council (JAAC) and the chargesheet of Sibu Soren and Suraj Mandal, JMM leaders[8], there was no choice for the people to vote for BJP. Thus in the 1996 general election, BJP made almost a clean sweep by winning 14 seats out of 16 Lok Sabha from this region. On August 2, 2000, the Parliament of India passed the Bihar Reorganization Bill to create the state of Jharkhand, carving 18 districts out of Bihar to form Jharkhand state on 15 November 2000. On that day it became the 28th state of India.

4. Five phases of Jharkhand movement

The Jharkhand movement passed through roughly five phases since its inception.

First phase (before 1920) – Christian missionaries arrived in today's Jharkhand in 1845.[9] In this phase Christian missionaries tried to improve the standard of living of the tribes of Jharkhand. They promoted schools and modern medical system in tribal areas. This was an institutional intervention in the lives of tribes. Through this effort, the Christian missionaries launched a campaign to civilize the so-called uncivilized tribes. This was a direct interference on the social life and religious beliefs of the tribes, the effect of which later came in the form of religious conversion. Later on this campaign that came with the motto to 'civilize' the tribes turned into a campaign of mass religious conversion.

Societies like the "Roman Catholic Cooperative Society" were established in 1906. After the arrival of the missionaries, the tribal communities of this area got divided into two parts. This weakened the pan-tribal spirit. One class was of tribal Christians and the other class was of original tribes who were close to Sarna / Hindu religion. In response to this, the concept of tribalism strengthened, stressing the need to preserve tribal identity. This was also the background of Birsa Munda's movement.

Second phase- This phase lasted from 1920 to 1938. In this phase, the battle for tribal identity was fought under the leadership of Chhotanagpur Improvement Society (Chotanagpur Unnati Samaj)[10]. Tribal teachers led this movement. In this movement, it sought to secure employment for educated tribes, reservation in legislative bodies and the formation of a separate state, but this movement was mainly of urban tribes and did not include tribes living in forests and rural areas. But, due to the participation of Christian missionaries, this movement was able to focus the attention of the authorities on the problems of the tribes. The government also gave some concessions through the Simon Commission.

Third phase- This phase was from 1938 to 1947. This phase was led by the Adivasi Mahasabha. In this, for the first time in Jharkhand movement, the seeds of extremist movement were visible. During this, the elections of 1937 were held where the Congress won the elections. Two factors contributed to this: a. Bengali-Bihari Dispute - Bengalis felt that their interests were not secure in Bihar so they should form an alliance with the tribes to form a separate state. B. Politics of the Muslim League - In the 1940s they had the idea of building a corridor passing through tribal areas to connect the proposed territories that would link East and West Pakistan.

Fourth Phase-The fourth phase lasted from 1949 to 1963, in which the Jharkhand Party emerged. The 1951 census revealed that the tribal community in Chhotanagpur was not very large. That's why Jharkhand Party was opened for all Chhotanagpur residents. Thus there was a change from ethnicity to regionalism as the initial factor of the movement.

However, in the late 1950s the Jharkhand party began to decline due to certain reasons.

I. The impact of development programs was increasing in Chhotanagpur.
II. Competition for better education, employment, control over resources as well as the divide between tribes and non-tribes were emerging as new issues.
III. Jharkhand Party did not have any employment and agriculture program, the leaders of Jharkhand Party did not care about the rural program at all.

Fifth phase - from 1963 to 1975. The Jharkhand party was by now fragmented. The transfer of tribal land had increased. Tribal displacement accelerated due to the expansion of industries and businesses. In this period, Naxalism started spreading its legs. In this period, the political side of the Jharkhand movement became weak. The fight in the 19th century was against British expansionism on tribal lands and forests. The struggle in the first half of the present century was for independence against the colonial masters.

But now the nature of the fight had changed. In this separate state and freedom from exploitation became two major issues.

It can be said that the Jharkhand movement became a struggle to oppose the domination of non-tribes.

5. Dominance of 'development' over 'autonomy'

The dominance of 'development' over 'autonomy' of tribal way of life at the heart of Jharkhand movement's ideology also opened the way for the entry of dominant ideological thought. The demand for a separate state for Jharkhand was first raised by the tribes in 1914. This tribal movement culminated on November 15, 2000 with the creation of a new state. Jharkhand means "the land of the forest". This tribal land has 40% of the "mineral resources" in India. "Mineral resources" have, for a long time, been exploited and exploited by people living in the mineral-rich areas of Chotanagpur and Santhalpargana. Tribal people were displaced in the name of development. An illusory concept of 'development' has been successfully created all over the world. The biggest victims of this illusory concept have been the poor tribes.

The emergence of Jharkhand as a new state on November 15, 2000 was a matter of joy for the tribes of all India. The struggle of more than a century led to the birth of the state of Jharkhand. But Jharkhand's tribal population soon realized that they were more vulnerable than ever after the creation of a separate state. In fact, they got only tribal chief ministers and some reserved constituencies.[11]

Under the guiding principles of liberalisation, privatization and globalisation, the state's decision-making system was soon hijacked by the corporate lobby. According to the report of the Indian People's Tribunal on Environment and Human Rights, a total of 6.54 million people have been displaced so far in the name of development in Jharkhand. The Chota Nagpur Tenancy (CNT) Act is one of the many laws provided by the constitution to protect tribal interests. It was established in 1908 to protect tribal land from being sold to non-tribes. , But has this law reduced the loot of water, forest and land of tribes? The answer is ‘NO!’

Current Situation

Today it is not only the outsiders who are looting Jharkhand but also the local political readers, bureaucrats, land brokers and so called social reformers. These are the people who once led the Jharkhand movement, they are also involved in this loot. The conversion of tribals is taking place at a faster rate than before. Rich tribes are buying the land of poor tribals. It is the tribal chief ministers who provide land to the corporate world. Now in Jharkhand, the war of supremacy has started between tribal versus Mahato community[12], Cristian tribes versus non Cristian tribes, tribes versus non-tribes and local versus outsiders. Many local castes of Jharkhand are agitating to include themselves in the tribe.

The whole scale of development has become confused now. The only hope of the people is a government job. For this, a war of supremacy has started among the local youth. In the last 20 years, all the state governments have completely failed in generating new employment opportunities. Now political parties have nothing to offer except aggressive slogans and false promises.

After the formation of the new state, people of Jharkhand are standing at such a crossroads in which a path leads to the abyss.

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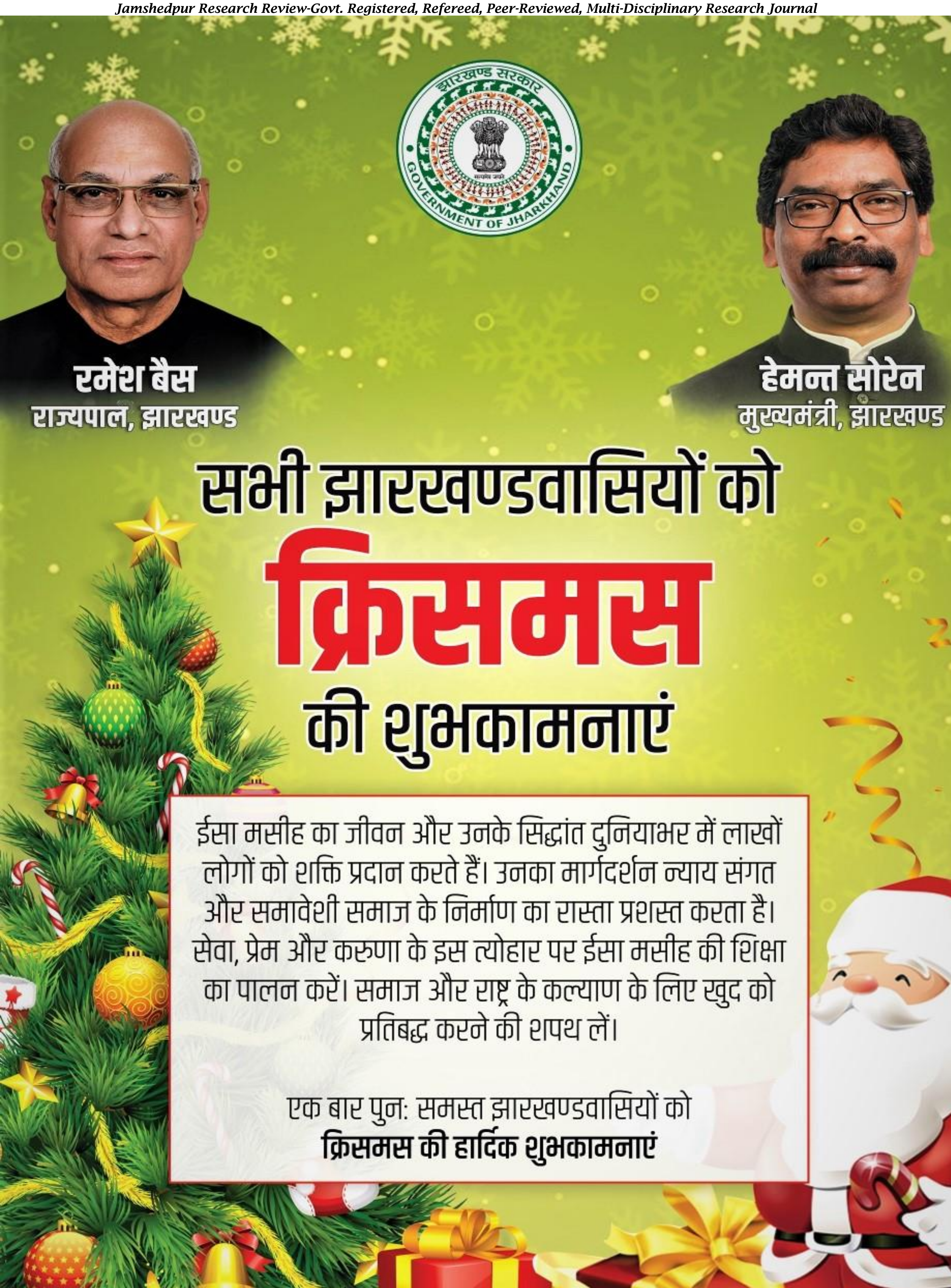

झारखण्ड सरकार
GOVERNMENT OF JHARKHAND
रमेश बैस
राज्यपाल, झारखण्ड
हेमन्त सोरेन
मुख्यमंत्री, झारखण्ड
सभी झारखण्डवासियों को
क्रिसमस
की शुभकामनाएं
ईसा मसीह का जीवन और उनके सिद्धांत दुनियाभर में लाखों लोगों को शक्ति प्रदान करते हैं। उनका मार्गदर्शन न्याय संगत और समावेशी समाज के निर्माण का रास्ता प्रशस्त करता है। सेवा, प्रेम और करुणा के इस त्योहार पर ईसा मसीह की शिक्षा का पालन करें। समाज और राष्ट्र के कल्याण के लिए खुद को प्रतिबद्ध करने की शपथ लें।
एक बार पुन: समस्त झारखण्डवासियों को
क्रिसमस की हार्दिक शुभकामनाएं